



EXCLUSION (FARMS)

Refer to Supplemental Declarations if information is not shown on this form.

The coverage under this endorsement is subject to the **terms** contained in the Liability coverage.

This endorsement forms a part of the policy identified below:

Policy No. _____.

Named Insured _____.

WHAT WE DO NOT PAY FOR

The following exclusions are added to the EXCLUSIONS shown in the Liability coverage.

We do not pay for:

1. **bodily injury** and/or **property damage** arising out of the ownership, maintenance or use of any portion of the farm premises:
 - a. on which a **business** other than farming is conducted;
 - b. which is rented by the **named insured** to others in whole or in part for dwelling purposes; or
 - c. which is held for such other **business** use or dwelling rental.

Subdivision b. of this exclusion DOES NOT APPLY to a residence rented to a person occupying and using the farm premises for the purpose of farming or to a residence used for the accommodation of not more than two roomers or boarders.

2. **bodily injury** and/or **property damage** arising out of the ownership, maintenance or use of:
 - a. farm equipment, farm tractors or other farm vehicles while being used under contract to others for a charge;
 - b. farm animals or vehicles while being used under contract to others for a charge or for route delivery; or
 - c. saddle animals while rented by or for any **insured** to others or while being used in practicing for or participating in any exhibition or contest.
3. **bodily injury** to any person while engaged in **work** incidental to the use of the farm premises, but, this exclusion applies only under the Premises Medical Payments coverage.
4. **property damage** arising out of any substance released or discharged from any aircraft.
5. **bodily injury** and/or **property damage** arising out of structural alterations or operations for the purpose of changing the use of the farm premises to uses other than farming.