

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

## **CONTRACTUAL LIABILITY LIMITATION**

This endorsement modifies insurance provided under the following:

### FARM UMBRELLA LIABILITY POLICY

Definition **14.**, **Insured Contract**, in **Section IV – Definitions** of the Farm Umbrella Liability Policy, is replaced by the following:

**14.** "Insured Contract" means:

- a. A contract for a lease of premises. However, that portion of the contract for a lease of premises that indemnifies any person or organization for damage by fire to premises while rented to you or temporarily occupied by you with permission of the owner is not an "Insured Contract";
- b. A sidetrack agreement;
- c. An easement or license agreement, except in connection with construction or demolition operations on or within 50 feet of a railroad;
- d. An obligation, as required by ordinance, to indemnify a municipality, except in connection with work for a municipality;
- e. That part of any contract or agreement entered into, as part of your "farming" operations, pertaining to the rental or lease, by you or any of your "farm employees", of any "auto". However, such contract or agreement:
  - (1) Does not constitute an "insured contract" insofar as it includes terms obligating you or any of your "farm employees" to pay for "property damage" to any "auto" rented or leased by you or any of your "farm employees";
  - (2) Constitutes an "insured contract" only if and to the extent that valid "underlying insurance" on the liability you or any of your "farm employees" assume under it exists or would have existed but for the exhaustion of underlying limits for "bodily injury" or "property damage".