

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

## **EXCLUSION – EMPLOYERS LIABILITY**

This endorsement modifies insurance provided under the following:

FARM UMBRELLA LIABILITY POLICY

Exclusion **2.p. Employers Liability** of Coverage **H – Bodily Injury And Property Damage Liability** is replaced by the following:

**p. Employers Liability**

"Bodily injury" sustained by:

- (1) Any employee (other than a "residence employee") as a result of his or her employment by the "insured";
- (2) Any "residence employee", unless the employee makes a written claim or brings "suit" no later than 36 months after the end of the policy period; or
- (3) The spouse, child, parent, brother or sister of any employee as a consequence of "bodily injury" to that employee.

This exclusion applies whether the "insured" may be held liable as an employer or in any other capacity and to any obligation to share damages with or repay someone else who must pay damages because of the injury.

The only exceptions to this exclusion are in "occurrences" of "bodily injury" for which the "insured" has assumed liability under an "insured contract".

With respect to injury arising out of a "covered auto", this exclusion does not apply to "bodily injury" to "residence employees" not entitled to workers compensation benefits.