

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

BUSINESS ACTIVITIES

This endorsement modifies insurance provided under the following:

FARM LIABILITY COVERAGE FORM

SCHEDULE*	
A.	"Insured Location" No. and Location:
B.	Description Of Business:
C.	Liquor Liability Exclusion: <input type="checkbox"/> Applies <input type="checkbox"/> Does Not Apply
D.	Room And/Or Board Provided: <input type="checkbox"/>
E.	Rental Of A Part Of The "Insured Location" To Others: <input type="checkbox"/>
Description Of The Rented Area:	

*Information required to complete this Schedule, if not shown on this endorsement, will be shown in the Declarations.

With respect to the business described in the Schedule, the Farm Liability Coverage Form is modified as follows:

1. Liquor Liability Exclusion

The following exclusion **applies unless** the Schedule indicates that the Liquor Liability Exclusion does not apply:

This insurance does not apply to "bodily injury" or "property damage" for which any "insured" may be held liable by reason of:

- a. Causing or contributing to the intoxication of any person;
- b. The furnishing of alcoholic beverages to a person under the legal drinking age or under the influence of alcohol; or
- c. Any statute, ordinance or regulation relating to the sale, gift, distribution or use of alcoholic beverages.

- 2. Coverage **H** Exclusion **2.i.** is deleted.
- 3. Coverage **H** Exclusion **2.o.** is deleted and replaced by the following exclusion:
 - o. This insurance does not apply to "bodily injury" sustained by:

- (1) Any employee as a result of his or her employment by the "insured"; or
- (2) The spouse, child, parent, brother or sister of that employee as a consequence of (1) above.

This exclusion applies:

- (1) Whether the "insured" may be held liable as an employer or in any other capacity; and
- (2) To any obligation to share damages with or repay someone else who must pay damages because of the injury.

The only exception to this exclusion is in an "occurrence" of "bodily injury" for which the "insured" has assumed liability under an "insured contract".

- 4. Coverage **J** Exclusion **2.a.** is deleted and replaced by the following exclusion:
 - a. We will not pay expenses for "bodily injury" to any person, including any employee of an "insured", injured while on an "insured location" by reason of:

- (1) Professional services being rendered there; or
- (2) "Business" being engaged in there. This exclusion applies but is not limited to an act or omission, regardless of its nature or circumstance, involving a service or duty rendered, promised, owed, or implied to be provided because of the nature of the "business".

The only exception to this exclusion is in an "occurrence" of "bodily injury" to a person, other than an employee of an "insured", while on the location described in the Schedule by reason of the business described in the Schedule. However, this exception does not apply to services such as:

- (a) Architectural, engineering or industrial design services;
- (b) Medical, surgical, dental or other services or treatment conducive to the health of persons or animals; or

- (c) Beauty or barber services or treatment.

- 5. The following exclusion is added:
Insurance under **Coverage H – Bodily Injury And Property Damage Liability** and **Coverage J – Medical Payments** does not apply to "bodily injury" sustained by any pupil and resulting from corporal punishment administered by or at the direction of an "insured".
- 6. If Room and/or Board are provided and indicated in Item **D.** of the Schedule, Coverage **H** Exclusion **2.i.(2)** is deleted with respect to a residence owned by an "insured" and rented in connection with the described business.
- 7. If the described business involves rental to others of a part of the "insured location", and such rental is indicated in Item **E.** of the Schedule, Coverage **H** Exclusions **2.i.(2)** and **2.r.(5)** are deleted.

SAMPLE