

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

## **EXCLUSION – EMPLOYMENT-RELATED PRACTICES**

This endorsement modifies insurance provided under the following:

FARM LIABILITY COVERAGE FORM  
PERSONAL LIABILITY ENDORSEMENT  
FARM EMPLOYERS LIABILITY AND FARM EMPLOYEES MEDICAL PAYMENTS  
INSURANCE ENDORSEMENT

**A.** The following exclusion is added to the Exclusions under:

1. Coverage H in the Farm Liability Coverage Form;
2. Coverage A in the Personal Liability Endorsement; and
3. Farm Employers Liability (Section I) in the Farm Employers Liability and Farm Employees Medical Payment Insurance Endorsement:

This insurance does not apply to "bodily injury" to:

- a. A person arising out of any:
  - (1) Refusal to employ that person;
  - (2) Termination of that person's employment; or
  - (3) Employment-related practices, policies, acts or omissions, such as coercion, demotion, evaluation, reassignment, discipline, defamation, harassment, humiliation or discrimination directed at that person; or
- b. The spouse, child, parent, brother or sister of that person as a consequence of "bodily injury" to that person at whom any of the employment-related practices described in paragraphs (1), (2) or (3) above is directed.

This exclusion applies:

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

**B.** The following exclusion is added to the Exclusions under:

1. Coverage I in the Farm Liability Coverage Form; and
2. Coverage B in the Personal Liability Endorsement:

This insurance does not apply to "personal injury" to:

- a. A person arising out of any:
  - (1) Refusal to employ that person;
  - (2) Termination of that person's employment; or
  - (3) Employment-related practices, policies, acts or omissions, such as coercion, demotion, evaluation, reassignment, discipline, defamation, harassment, humiliation or discrimination directed at that person; or
- b. The spouse, child, parent, brother or sister of that person as a consequence of "personal injury" to that person at whom any of the employment-related practices described in paragraphs (1), (2) or (3) above is directed.

This exclusion applies:

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