



OREGON MUTUAL INSURANCE COMPANY
INCIDENTAL FARMING ENDORSEMENT

H030 (6-95)

The Liability Coverage Section H009, is amended by the following:

DEFINITIONS - In addition to the definitions in the General Policy Provisions, H020, the following definitions apply to the Liability Coverage Section.

1. **Incidental Farming** means the ownership, maintenance or use of premises for the production of crops or the raising or care of livestock, including all necessary operations. **Incidental Farming** also includes the operation of roadside stands and **farm** markets maintained principally for the sale of the **insured's** own **farm** products.
2. **Farm employee** means an **insured's** employee whose duties are in connection with the **incidental farming** operations of the **insured**.

The definitions of **insured**, **insured premises**, and **business** are modified when used in connection with the Liability Coverage Section.

3. **Insured premises** also means the **farm** premises described in the Declarations, other land **you** use for **incidental farming** purposes, and new **incidental farm** premises acquired during the policy period.
4. **Business** does not include **incidental farming**.
5. A person, while performing duties as an employee of an **insured**, is an **insured** with respect to farm implements and other vehicles covered under this policy.

CONTRACTS AND AGREEMENTS COVERAGE -

This policy condition is deleted and replaced with the following:

We pay for damages for **bodily injury**, **property damage**, or **personal injury** arising out of liability assumed by an **insured** under a written contract made before the loss or a warranty of goods and products. This coverage does not apply to a contract or warranty in connection with **business** activities of an **insured**.

Under **EXCLUSIONS THAT APPLY TO BOTH PERSONAL LIABILITY AND MEDICAL PAYMENTS TO OTHERS**, the following is added:

1. This policy does not apply to **bodily injury** or **personal injury** to a **farm employee**.

This exclusion applies whether the **insured** is liable either as an employer or in any other capacity and to any obligation of an **insured** to fully or partially reimburse another for damages arising out of the injury.

Under **EXCLUSIONS THAT APPLY ONLY TO COVERAGE L - PERSONAL LIABILITY**, Exclusion 4. is replaced by:

4. damage to property that is rented to, occupied by, used by, or in the care of an **insured**, except for **property damage** that is caused by fire, smoke or explosion, other than damage to **farm** premises or **farm** property.

Under **ADDITIONAL EXCLUSIONS THAT APPLY ONLY TO COVERAGE L - PERSONAL LIABILITY**, the following is added:

Coverage L does not apply to:

1. **property damage** arising or resulting from any substance released or discharged from any **aircraft**;
2. **property damage** to products manufactured, sold, handled, or distributed by an **insured** when the **property damage** arises out of such products or a part of the products; or
3. **property damage** to work performed by or for an **insured** when the **property damage** arises out of such work or a part of the work.