

PLEASE READ THIS ENDORSEMENT CAREFULLY AS IT MODIFIES THE POLICY.

INCIDENTAL AGRICULTURAL ACTIVITY

This endorsement modifies insurance provided under the following:

HOME-GUARD®
MOBILE HOME-GUARD®
PERSONAL LIABILITY

The premises identified below is included in the definition of "insured premises". "We" will pay up to our limits of liability for **Coverage E – Liability To Public** and **Coverage F – Medical Payments To Public** for "bodily injury" or "property damage" arising out of "farming" operations that are conducted by any "insured" on the premises described below. "Farming" means the ownership, maintenance or use of any "insured premises" for production of crops or the raising or care of livestock or poultry. This also includes operations of roadside stands or farmers' market stands maintained solely for the sale of any "insured's" raw or unprocessed farm products. "Farming" does not include butchering, packaging, processing, or sale of deer, wild game, wild fowl, livestock or poultry.

Address of Premises:

(The required information may be shown in the Schedule above, or in the Declarations or Variable Forms Schedule.)

This insurance does not apply to any "employee" of any "insured" arising out of the incidental agricultural activity conducted at the premises identified above other than to a "residence employee" while engaged in the employment of any "insured". This insurance does not apply if the total acreage of the premises described above exceeds forty (40).

For purpose of this endorsement, "employee" means an employee of an "insured", or an employee leased to an "insured" by a labor leasing firm under an agreement between an "insured" and the labor leasing firm, whose duties are other than those performed by a "residence employee".

All other terms and conditions of the policy, except the "business" pursuits exclusion, apply to this Endorsement.