

## FARM LIABILITY ENDORSEMENT SUMMARY

NOTE: These are brief summaries only. Please refer to actual endorsement forms for precise policy wording.

### **FL 700 20 Farm Liability Coverage Form**

The Farm Liability Coverage Form contains our insuring agreement, coverages, exclusions, additional coverages, conditions, and definitions.

### **FL 703 10 Beekeeping Operations Coverage Endorsement**

This endorsement provides coverage for pollination bee and honey production bee operations.

### **FL 703 11 Limited Farm Pollution Liability Coverage Endorsement**

This endorsement replaces the pollution exclusions that apply to the Farm Liability Coverage Form. This endorsement has three separate parts to the coverage. However, Part 1 or Part 2 is needed to be eligible for Part 3. Separate occurrence and aggregate limits, subject to the policy general aggregate, are stated in the Schedule of Limits of Insurance. A deductible also applies to each coverage part if stated in the Schedule of Limits of Insurance.

### **FL 703 12 Limited Livestock Care, Custody and Control Coverage Endorsement**

This endorsement adds secondary coverage for farm liability and medical payments coverage for the custom feeding of livestock on an insured premise. This endorsement provides farm liability and medical payments coverage for the custom feeding of livestock on an insured premise.

### **FL 703 14 Extended Reporting Period Endorsement For Employee Benefits Liability Coverage**

The Extended Reporting Period option is available if the Employee Benefits Liability Coverage Endorsement is cancelled or not renewed by the company or the company renews or replaces the endorsement with insurance that has a Retroactive Date later than the date shown in the Schedule of the endorsement or does not apply to a negligent act, error or omission on a claims-made basis. The Named Insured must request this endorsement in writing within 60 days after the end of the policy period.

### **FL 703 21 Recreational Vehicle Expanded Medical Payments Coverage Endorsement**

This endorsement provides medical payments coverage for permissive users of recreational vehicles.

### **FL 703 31 Agricultural Unmanned Aerial Systems Liability Extension**

This endorsement adds liability coverage for unmanned aerial systems while being used in precision agricultural operations.

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**FL 706 01 Farmer's Medical Payments Coverage Endorsement**

This endorsement provides medical payments coverage for specifically listed insureds.

**FL 706 02 Additional Residence Rented to Others Coverage Endorsement**

This endorsement extends Farm Liability and Medical Payments to Others coverages to 1 and 2 family residences rented to others and located off the farm.

**FL 706 03 Custom Farming Operations Exclusion Endorsement**

This endorsement excludes any custom farming exposures.

**FL 706 04 Office, Professional, Private School, or Studio Occupancy Coverage Endorsement**

This endorsement provides for the extension of Farm Liability and Medical Payments to Others coverage to office, professional, private school, or studio occupancy on an insured location.

**FL 706 06 Extended Custom Farming Operations Coverage Endorsement**

This endorsement removes the exclusions for care, custody, control, incorrectly performed work, damage to your work, and damage to impaired property from the custom farming coverage.

**FL 706 09 Custom Application of Anhydrous Ammonia Exclusion Endorsement**

This endorsement excludes coverage for the application of anhydrous ammonia away from the insured location as well as the movement of anhydrous ammonia equipment on public roads, except in connection with the insured location.

**FL 706 10 Additional Insured - Designated Operation, Location or Equipment Coverage Endorsement**

This endorsement allows the extension of coverage to an individual or organization.

**FL 706 11 Limited Aircraft Dusting, Spraying, or Seeding By Independent Contractor Coverage Endorsement - \$5,000 Limit**

This endorsement extends coverage to apply to aircraft spraying operations performed by an independent contractor up to \$5,000 per occurrence.

**FL 706 12 Limited Aircraft Dusting, Spraying, or Seeding By Independent Contractor Coverage Endorsement - \$100,000 Limit**

This endorsement extends coverage to apply to aircraft spraying operations performed by an independent contractor up to \$100,000 per occurrence.

**FL 706 13 Aircraft Dusting, Spraying, or Seeding By Independent Contractor – Contingent Liability Coverage Endorsement**

This endorsement extends coverage to apply to aircraft spraying operations performed by an independent contractor up to \$100,000 per occurrence.

**FL 706 20 Recreational Vehicle Liability Coverage Endorsement**

This endorsement provides farm liability and medical payments coverage for the off premises use of scheduled unlicensed recreational motor vehicles.

**FL 706 22 Airport Liability Exclusion Endorsement**

This endorsement excludes coverage for airfields, runways, hangers, buildings or other property used in connection with aviation activities or airports.

**FL 706 23 Named Driver Exclusion Agreement Endorsement**

This endorsement excludes coverage as provided by the Recreational Motor Vehicle Endorsement (FL 706 20) for specified operators named on the endorsement.

**FL 706 28 Orchard U-Pick Operations**

This endorsement extends coverage for orchard u-pick operations.

**FL 706 29 Rowcrop U-Pick Operations**

This endorsement extends coverage for rowcrop u-pick operations.

**FL 706 30 Equine Breeding-Training-Boarding Operations Extended Coverage Endorsement**

This endorsement extends coverage for equine breeding, training, and boarding operations.

**FL 706 31 Equine Care, Custody, And Control Coverage Endorsement**

This endorsement removes the care, custody, and control exclusion as it pertains to caring for the equine of others.

**FL 706 34 Additional Insured – Vendor of Your Product Coverage Endorsement**

This endorsement extends the definition of insured to include the vendor of the insured's products, but only with respect to injury or damage arising out of the insured's products distributed by the vendor.

**FL 706 35 Additional Insured – Personal Activities Only Coverage Endorsement**

This endorsement extends personal activities liability coverage to specified individuals living on the insured location, such as adult family members or adult relatives of the insured.

**FL 706 36 Property Damage Liability Deductible Endorsement**

This endorsement is used to apply a property damage deductible for liability claims.

**FL 706 37 Personal Activities Exclusion Endorsement**

This endorsement is used to remove personal activities liability coverage for a specified individual or individuals.

**FL 706 38 Additional Insured – Designated Person or Entity – Your Farming Operation and Insured Locations Coverage Endorsement**

This endorsement provides the extension of coverage to a designated person or entity with respects to the farming operations or insured locations.

**FL 706 41 Limited Aircraft Dusting, Spraying, or Seeding By Independent Contractor Coverage Endorsement - \$50,000 Limit**

This endorsement extends coverage to apply to aircraft spraying operations performed by an independent contractor up to \$50,000 per occurrence.

**FL 706 43 Additional Insured Location Coverage Endorsement**

This endorsement provides for liability coverage for premises not on the farm such as a seasonal location.

**FL 706 44 Roadside Stand Sales Operations Coverage Endorsement**

This endorsement provides coverage for roadside stands for the sale of the insured's own unprocessed products or produce.

**FL 706 45 Firewood Sales – Extended Coverage Endorsement**

This endorsement provides coverage for the incidental sale of firewood. Coverage does not include any customer cutting or splitting of firewood.

**FL 706 47 Farmers Market Sales Operations Coverage Endorsement**

This endorsement provides coverage for farmers market sales of the insured's own unprocessed products or produce.

**FL 706 52 Farm Employers Liability and Farm Medical Payments Coverage Endorsement**

This endorsement provides coverage for farm employee and medical payments up to the same limits of insurance included on the liability coverage form.

**FL 706 72 Transmissible Spongiform Encephalopathies And Foot And Mouth Disease Exclusion Endorsement**

This endorsement excludes payment for loss or damage resulting from Transmissible Spongiform Encephalopathies and Foot and Mouth Disease.

**FL 706 76 Livestock Boarding Operations**

This endorsement extends the Coverage H – Bodily Injury and Property Damage Liability and Coverage I – Medical Payments to apply to the boarding of nonowned livestock, other than equine.

**FL 706 77 Livestock Care, Custody and Control**

This endorsement grants limited property damage coverage for nonowned livestock (other than equine) in the insured's care, custody and control.

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**FL 706 87 Unwarranted Claim of Animal Cruelty Limited Defense Expense Reimbursement**

This endorsement provides for the reimbursement of defense expenses incurred in defending an "Unwarranted Animal Cruelty Claim". Coverage is on a claims-made basis and is subject to a \$2,000 retention.

**FL 706 88 Employment Related Practices Limited Defense Expense Reimbursement**

This endorsement provides limited defense reimbursement of expenses incurred in defending an "Employment Related Practices Claim". Coverage is on a claims-made basis and is subject to a \$2,000 retention.

**FL 706 91 Designated Operations Exclusion Coverage Endorsement**

This endorsement excludes coverage for bodily injury, property damage, personal or advertising injury, or medical payments arising out of the designated operations described on Form 8110.

**FL 706 94 Limited Product Withdrawal Expense Endorsement**

This endorsement provides a limited reimbursement for certain expenses incurred because of a product withdrawal due to a recall or tampering.

**FL 706 95 Employee Benefits Liability Coverage Endorsement**

This endorsement provides coverage against claims for damages because of the insured's negligent acts, errors or omissions committed in the administration of an employee benefit program. The coverage under the endorsement is provided on a claims-made basis.

**FL 706 96 Canine Exclusion Coverage Endorsement**

This endorsement excludes coverage for bodily injury, property damage, personal or advertising injury, or medical payments arising out of or caused by any of the animals owned by or in the care of an insured as described in the form.

**FL 706 99 Spoiled Dairy Farm Products – Property Damage To Others With Shared Loss Provision Coverage Endorsement - \$1,000 Deductible Shared**

This endorsement provides coverage for property damage to the dairy farm property of others resulting from commingling or mixing with the insured's deficient or spoiled dairy product. A shared loss provision requires the insured to share in the loss on an equal basis with the Company up to a total contribution of \$1,000. The usage of FL 706 99M is reserved for Dairy Farmers of America members only.

**FO 707 01 Blanket Acreage Coverage Endorsement**

This endorsement amends the definition of insured location to also mean any other location that you own, rent, or occupy provided that it is used exclusively for farming.

**FO 707 06 Additional Insured – Residence Premises Coverage Endorsement**

This endorsement adds an additional insured applying to the dwelling and other structures only.

**FO 707 07 Farm Office Coverage Endorsement**

This endorsement provides business property and liability coverage for specified farm offices located away from an insured location.

**FO 707 09 Common Policy Conditions**

This endorsement includes conditions common to both the property and liability coverage forms.

**FO 707 34 Non-Farm Activities Coverage Endorsement**

This endorsement covers specified non-farm activities including eligible business employment activities conducted on an insured location. Such activity must be of a minor nature and have no material effect on the insured's income. Coverage is provided for bodily injury and property damage for those activities scheduled on the endorsement up to the policy limit. The Liability Limits and Medical Payments Limits will be the same as under the basic coverage. Property coverage includes \$3,500 for business personal property on the insured location.

**FO 708 01 Alabama Amendatory Endorsement**

This endorsement provides coverage changes specific to the state of Alabama .

**FO 708 60 Policy Changes**

This endorsement provides coverage for recreational vehicles used primarily for farming purposes, removes the exclusion for damage to tracks, provides non-owned recreational vehicles coverage for parked and borrowed vehicles and expands neighborly exchange coverage to on or between insured location.

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