

FARM ENDORSEMENT

It is agreed that this policy does not apply to the following:

- (1) Personal Injury or Property Damage arising out of any non-farming commercial enterprise or business operations conducted by the Insured, except this exclusions does not apply to a non-farming enterprise or business insured by underlying insurance described in Item 5 or the Declarations - Schedule of Underlying Insurance.
- (2) Personal Injury or Property Damage arising from custom farming operations; except this exclusion does not apply to custom farming which is insured by the underlying insurance described in Item 5 of the Declarations - Schedule of Underlying Insurance.
- (3) Property Damage to animals of others or farm machinery of others which is being used by, rented to, or in the care, custody, or control of the Insured, or as to which the Insured is for any purpose exercising physical control.
- (4) Personal Injury or Property Damage arising out of the ownership, maintenance, operation or use, loading or unloading of any recreational motor vehicle owned by any Insured; except a recreational motor vehicle for which coverage is provided by an underlying policy listed under Item 5 of the Declarations - Schedule of Underlying Insurance, and then not for broader coverage than is provided by such insurance.
- (5) Personal Injury or Property Damage arising out of the operation of an aircraft by, or on behalf of the Insured for the purpose of aircraft dusting and spraying operations, except that this exclusion shall not apply to such operations when insured by underlying crop dusting contingent liability insurance described in Item 5 of the Declarations - Schedule of Underlying Insurance.

ADDITIONAL DEFINITIONS

The Definitions Section of the Policy to which this Endorsement is attached is amended to add the following additional definitions:

- (1) "Farming Operations" - means the ownership or use of a premises, including all farm structures and residences thereon, for commercial agricultural operations including the productions of crops or the raising of livestock and such enterprises as apiaries, fish hatcheries, frog farms, fur farms, cranberry bogs, operation of a roadside stand principally for the sale of the Insured's farm products and also other farming operations ordinarily incident to a farm; except that farming operations does not include:
 - (a) operation where the principal purpose of the farm is to supply commodities for manufacturing or processing by the Insured for sale to others, such as creameries, dairies, (but not dairy farms) freezing or dehydrating plants and poultry factories. Processing does not mean operations such as bunching of vegetables or crating of berries.

(b) Operations where the principal business is raising and using horses for racing purposes.

(2) "Custom Farming Operations" - means farming activities performed by the Insured for others for a charge under any contract or agreement, including the operation, maintenance, use, loading or unloading of farm tractors, trailers, implements or vehicles for use of any dusts, sprays, fungicides, herbicides, poisons, fertilizers or other substances in connection with any such custom farming operation.

(3) "Recreational Motor Vehicle" - means a snowmobile, trailbike, or motor scooter or, if not subject to motor vehicle registration, any other land motor vehicle designed for recreational use off public roads.