



## EXCLUSION (FARMS)

The coverage under this endorsement is subject to the *terms* contained in the General Liability Coverage.

The exclusion relating to *bodily injury* or *property damage* arising out of structural alterations, new construction or demolition operations, applies only to alterations or operations for the purpose of changing the use of the farm premises to other than farming.

### WHAT WE DO NOT PAY FOR

The following exclusions are added to the EXCLUSIONS shown in the General Liability Coverage.

### WHAT WE DO NOT PAY FOR

*We* do not pay for:

- (a) *bodily injury* or *property damage* arising out of the ownership, maintenance or use of any portion of the farm premises:
  - (1) on which a *business* other than farming is conducted;
  - (2) which is rented by the *named insured* to others in whole or in part for dwelling purposes; or
  - (3) which is held for such other *business* use or dwelling rental;

BUT subdivision (2) of the exclusion DOES NOT APPLY to a residence rented to a person occupying and using the farm premises for the purpose of farming or to a residence used for the accommodation of not more than two roomers or boarders;
- (b) *bodily injury* or *property damage* arising out of the ownership, maintenance or use of:
  - (1) farm implements, farm tractors or trailers while being used under contract to others for a charge;
  - (2) draft animals or vehicles while being used under contract to others for a charge or for route delivery; or
  - (3) saddle animals while rented by or for any *insured* to others or while being used in practicing for or participating in any exhibition or contest;
- (c) *bodily injury* to any person while engaged in *work* incidental to the use of the farm premises; BUT this exclusion applies only under the Premises Medical Payments coverage;
- (d) *property damage* arising out of any substance released or discharged from any aircraft.