

ILLEGAL SUBSTANCES ACTIVITY EXCLUSION ENDORSEMENT

Words and phrases in bold font or quotation marks have special meaning as defined below or in the form to which this endorsement is attached.

The titles of sections or paragraphs listed below should not be considered for purposes of interpreting the intent of this Form; these titles have only been inserted for ease of reading.

This endorsement modifies insurance provided under the following forms:

COMMERCIAL PROPERTY

Building and/or Contents - Broad Form (BF02)

Commercial Building and Contents Named Perils Form (NP02)

FARM PROPERTY

Farmowners Rented Dwelling Form (800LF)

Rented Dwelling - Named Perils Form (724L-F)

Private Dwelling Fire and Extended Coverage Form (706E-L)

Farm Outbuildings and Contents Broad Form (6060F)

Farm Outbuildings and Contents Named Perils Form (6061F)

This form does not insure against loss or damage however caused which results, directly or indirectly, from any **illegal substance activity** regardless of the Insured being unaware or able to control such activity.

DEFINITIONS

Illegal substance means any substance that is not legal for you or any other party of interest, your employees or agents, tenants or any person to whom the Insured has entrusted the property insured, to possess, obtain, produce, provide, sell, traffic or use, and includes any controlled substance enumerated in the Schedule of the Controlled Drugs and Substances Act currently in force.

Illegal substance activity means any activity relating to the growing, cultivating, propagating or harvesting, manufacturing, distributing, storing or selling of any **illegal substance**.

Except as otherwise provided in this endorsement, all terms and conditions of this policy shall remain unchanged.