

Intact Insurance Company

Forest and Prairie Fire Fighting Expense Endorsement (Farm)

This Endorsement Changes the Policy. Please Read it Carefully.

Attached to and forming part of The Farm Liability Form LF02.

The Insurer will pay those third party expenses that the Insured become legally obligated to pay arising out of controlling and extinguishing forest fires or prairie fires. The expense must be incurred as a result of an "occurrence". The "occurrence" must take place in the "coverage territory" during the policy period.

The insurance provided by this endorsement does not apply to:

- (a) the expense of controlling and extinguishing fires if it is found that in the circumstances giving rise to such expense, there has been any contravention by the Insured of the terms and conditions as set out in any relative act, statute, or regulation in respect of the lighting, controlling or extinguishing of fires;
- (b) any expense incurred directly by the Insured in controlling and extinguishing fires;
- (c) fines and penalties imposed upon the Insured;
- (d) those expenses incurred by contractors or subcontractors already engaged by the Insured, in connection with the contract out of which the loss occurs;
- (e) liability assumed by the Insured under any contract or agreement, except liability that would have existed in the absence of such contract or agreement;
- (f) any action brought against any of the Insureds by any other Insured under this policy with respect to the recovery of those expenses which the Insured may become legally obligated to pay because of controlling and extinguishing forest fires.

The Limit of Liability with respect to this extension shall be as stated in the "Declaration Page(s)", which limit shall be part of and not in addition to the limits of liability as stated in the "Declaration Page(s)" or in any amending forms, and shall not be cumulative with any limits stated elsewhere in the policy.

In the event of a claim under this extension the Insured shall pay the deductible stated on the "Declaration Page(s)" and the Insurer shall be liable for any amount in excess thereof, not to exceed the Limit of Liability stated on the "Declaration Page(s)" as applicable to this extension.

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