

Terrorism Exclusion (Farm)

This Endorsement changes the Policy. Please read it carefully.

Attached to and forming part of the Farm Property and Miscellaneous Coverages as stated on the "Declaration Page(s)".

This form does not insure loss or damage caused directly or indirectly, in whole or in part, by "terrorism" or by any activity or decision of a government agency or other entity to prevent, respond to or terminate "terrorism". This exclusion applies whether or not there are one or more other causes or events (whether covered or not) that contribute concurrently or in any sequence to the occasioning of the loss or damage.

This exclusion does not apply:

- a. to any ensuing loss or damage that results directly from the following perils: Fire; or the explosion of natural gas, coal, manufactured gas or manually portable gas cylinders;
- b. with respect to "Terrorism" (or to any activity or decision of a government agency or other entity to prevent, respond to or terminate "Terrorism") to only that portion of any loss or damage (including that specified under 1 (a) above) that is required, b) by a provincial or territorial Insurance Act, its Regulations or other statute, to be covered under a property insurance policy. In no event shall this exception 1(b) be construed to give coverage beyond the strict requirements of the provincial or territorial Insurance Act, its Regulations or other statute governing that policy.

The remainder of this Terrorism Exclusion Endorsement shall remain in full force and effect.

Definition:

"Terrorism" means an ideologically motivated unlawful act or acts, including but not limited to the use of violence or force or threat of violence or force, committed by or on behalf of any group(s), organization(s) or government(s) for the purpose of influencing any government and/or instilling fear in the public or a section of the public.

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