

Employer's Liability Extension (Farm Liability)

This Endorsement Changes the Policy. Please Read it Carefully.

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

1. Insuring Agreement

Employers' Bodily Injury Liability

The Insurer agrees to pay on behalf of the Insured all sums which the Insured shall become legally obligated to pay as "compensatory damages" because of "bodily injury" caused by accident sustained by any person and arising out of and in the course of his or her employment by the Insured, in the operations described in the Declarations.

2. Limits of Insurance

Regardless of (1) Insureds under this policy (2) persons or organizations who sustain "bodily injury" or (3) claims made or "actions" brought on account of "bodily injury", the Insurer's liability is limited as follows:

The Limit of Insurance stated in the Declarations is the limit of the Insurer's liability for all "compensatory damages", including "compensatory damages" for care and loss of services, arising out of "bodily injury" sustained by one person, or more than one person, in any one accident or event.

3. Exclusions

This insurance does not apply to:

- (a) liability assumed by the Insured under any contract or agreement;
- (b) "bodily injury" or "property damage" arising out of the ownership, maintenance, use or operation by or on behalf of the Insured of any aircraft;
- (c) "bodily injury" resulting from the acts or omissions of, or "bodily injury" sustained by, any person employed by the Insured in violation of the law as to age;
- (d) "bodily injury" arising out of structural alterations which involve changing the size of or moving buildings or other structures, new construction or demolition operations.

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