

AGRICULTURAL PROPERTY COVERAGE

HAIL EXCLUSION

This Endorsement Changes the Policy. Please Read It Carefully.

Certain words and phrases that appear in bold have special meaning as defined 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 Endorsement; these titles have only been inserted for ease of reading.

This Endorsement is attached to the Farm Buildings and/or Building Equipment – Broad Form, and, except as otherwise provided under this Endorsement is subject to all terms, conditions, limitations and exclusions of such Form.

Notwithstanding any contrary provision contained under this Policy, the following exclusion is added to paragraph 2. **EXCLUDED PERILS** under the **EXCLUSIONS** section of this Form:

Except as provided under the EXTENSIONS OF COVERAGE Section, this Form does not insure against increased costs, loss or damage, caused directly or indirectly:

HAIL

to **farm building(s)** and/or **building equipment** caused by hail.

Therefore, sub-paragraph 21.7. Windstorm or Hail of paragraph 21. **Named Perils** under the **DEFINITIONS** Section of this Form is deleted and replaced by the following:

21.7. Windstorm:

This Form does not insure loss of or damage:

21.7.1. to **building equipment** unless damage occurs concurrently with and results from an aperture caused by windstorm;

21.7.2. directly or indirectly caused by any of the following, whether driven by wind or due to windstorm or not: snow-load, ice-load, tidal wave, high water, overflow, flood, waterborne objects, waves, ice, land subsidence or landslide;

21.7.3. to wooden silos, wind turbines, greenhouses, tunnels and to **building equipment** inside such buildings;

21.7.4. to all other property outside of **farm building(s)** except:

21.7.4.1. realty fixtures attached and belonging to such individual **farm building(s)** insured; or

21.7.4.2. permanently installed yard fixtures;

All other terms and conditions of Policy remain unchanged.