

AGRICULTURAL PROPERTY COVERAGE

WINDSTORM 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 – Named Perils Form, and, except as otherwise provided under this Endorsement, is subject to all terms, conditions, limitations and exclusions of such Form.

Notwithstanding sub-paragraph 3.7. WINDSTORM OR HAIL of paragraph 3. **INSURED PERILS** under the **INDEMNITY AGREEMENT** Section of such Form, this Form does not insure loss or damage to **Farm Building(s)** and/or **Building Equipment** caused by or arising out of windstorm. Therefore, sub-paragraph 3.7. is deleted and replaced by the following:

3.7. HAIL:

This Form does not insure loss of or damage:

- 3.7.1. to **building equipment** unless damage occurs concurrently with and results from an opening caused by hail;
- 3.7.2. directly or indirectly caused by any of the following: snow-load, ice-load, tidal wave, high water, overflow, flood, waterborne objects, waves, ice, land subsidence or landslide;
- 3.7.3. to wooden silos, wind turbines, greenhouses, tunnels and to **building equipment** inside such buildings;
- 3.7.4. to all other property outside of **farm buildings** except:
 - 3.7.4.1. realty fixtures attached and belonging to such **farm buildings**; or
 - 3.7.4.2. permanently installed yard fixtures;

All other terms and conditions of the Policy remain unchanged.