

## AGRICULTURAL PROPERTY COVERAGE

### VANDALISM OR MALICIOUS ACTS EXCLUSION

This Endorsement Changes the Policy. Please Read It Carefully.

Certain words and phrases that appear in bold have special meaning as defined below or 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 Products – 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:

#### VANDALISM OR MALICIOUS ACTS

to **farm products** caused by vandalism or malicious acts.

Therefore, sub-paragraph 18.4. RIOT, VANDALISM OR MALICIOUS ACTS of paragraph 18. **Named Perils** under the **DEFINITIONS** Section of this Form is deleted and replaced by the following:

- 18.4. RIOT. The term "riot" includes open assemblies of strikers inside or outside the **premises** who have quitted work and of locked-out employees. There shall in no event be any liability for loss or damage:
  - 18.4.1. due to cessation of work or by interruption to process or business operations, or by change in temperature;
  - 18.4.2. due to flood or release of water impounded by a dam, or due to any explosion other than an explosion in respect of which there is insurance under sub-paragraph 18.2. Explosion hereinabove.
  - 18.4.3. due to theft or attempted theft.

All other terms and conditions of the Policy remain unchanged.