

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 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 – 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 products** caused by or arising out of hail. Therefore, sub-paragraph 3.7. is deleted and replaced by the following:

3.7. WINDSTORM:

This Form does not insure loss of or damage:

- 3.7.1. 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;
- 3.7.2. to **farm products** contained inside wooden silos, greenhouses and tunnels;

All other terms and conditions of the Policy remain unchanged.