AGRICULTURAL PROPERTY COVERAGE

EARTHQUAKE 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 3.10. EARTHQUAKE OR FLOOD under 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 any earthquake shocks. Therefore, sub-paragraph 3.10. is deleted and replaced by the following:

3.10. FLOOD, including waves, tides, tidal waves, tsunamis or the breaking out or overflow of any natural or artificial body of water.

All other terms and conditions of the Policy remain unchanged.