

AGRICULTURAL PROPERTY COVERAGE

FLOOD 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 flood. Therefore, sub-paragraph 3.10. is deleted and replaced by the following:

- 3.10. EARTHQUAKE. All earthquake shocks which occur within 168 consecutive hours, commencing during the policy period on or after the effective date of this endorsement shall be considered a single earthquake. The expiration of this policy will not reduce the 168-hour period.

All other terms and conditions of the Policy remain unchanged.