

## 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 Livestock – 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:

#### FLOOD

in whole or in part by flood, including **surface water**, waves, tides, tidal waves, tsunamis, or the breaking out or overflow of any natural or artificial body of water. This exclusion applies whether or not there are one or more other causes or events (whether covered or not) that contribute concurrently or in any sequence to the occasioning of the loss or damage, except for loss or damage caused directly by resultant fire, explosion, smoke, **leakage from fire protective equipment**, all as described in the **named perils** definition.

This exclusion does not apply to **livestock** in transit or to loss or damage caused to **livestock** directly caused by leakage from a **watermain**.

Therefore, sub-paragraph 20.8. EARTHQUAKE OR FLOOD of paragraph 20. **Named Perils** under the **DEFINITIONS** Section of this Form is deleted and replaced by the following:

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

For the purpose of this Endorsement, the following definition is added to the **DEFINITIONS** section:

**Surface water** means water or natural precipitation temporarily diffused over the surface of the ground.

All other terms and conditions of the Policy remain unchanged.