

AGRICULTURAL PROPERTY COVERAGE

DIFFERENCE IN CONDITIONS, DEDUCTIBLE AMOUNTS AND LIMITS OF INSURANCE

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.

Applicable to the Agricultural Property Coverage Forms only.

This Endorsement supersedes and replaces any other Difference in Conditions, Deductible Amounts and Limits of Insurance or Liberalization endorsement that has been attached to and that has formed part of this Policy (this "renewal Policy") or the prior policies issued by Intact Insurance Company and any other previous insurer.

1. Except as provided under paragraph 2. below and notwithstanding any contrary provisions in this Policy, the coverage granted by this Policy shall not be more restrictive than the coverage in force at the expiration of the immediately preceding policy period, subject to the following conditions:
 - 1.1. **Difference in Coverage**
In the event that the coverage provided in the Forms attached to this Policy is more restrictive than the coverage provided in the directly equivalent Forms in force at the expiration of such preceding policy period, the latter shall take precedence;
 - 1.2. **Difference in Deductible Amounts**
If the deductible amount applicable to one of the Forms attached to this Policy is higher than the deductible amount applicable to the directly equivalent Form in force at the expiration of such preceding policy period, the latter shall take precedence;
 - 1.3. **Difference in Limits of Insurance**
In the event an amount of insurance specified for an Extension of Coverage included in one of the Forms attached to this Policy is lower than the amount of insurance specified for the directly equivalent Extension of Coverage included in the Form in force at the expiration of such preceding policy period, the latter shall take precedence.
2. This coverage does not apply to amendments made to this Policy:
 - 2.1. at the request of the **Insured**;
 - 2.2. that are required by law;
 - 2.3. for which specific notice has been given to the **Insured** or broker; or
 - 2.4. as a result of renewal terms or mid term changes offered and accepted by the **Insured**.
3. This coverage shall be applicable for a period of twenty-four (24) consecutive months following the effective date of the first renewal to which this present Endorsement is attached. At expiration of this twenty-four-month period, this Endorsement shall be null and void.

All other terms and conditions of the Policy remain unchanged.