

## Farm Liability Coverage

Old Form # ML-29

New Form # HO 1757

### Summary of Changes:

The endorsement does not provide "insured" status to a "farm employee".

Under 2. Coverage M, Medical Payments to Others, item B. 3 adds a farm employee in the course of his or her employment by an insured.

The new form deletes and replaces a section of the Incidental Liability Coverage provided for Business in order to add coverage for bodily injury or property damage that arises out of the rental or holding for rental of a farm premises that is described in the Schedule or acquired by the named insured during the policy period.

The endorsement adds and exclusion for actual or alleged "bodily injury" that arises directly or indirectly out of the ingestion, inhalation, or absorption of lead in any form as a result of "farming" operations.

The endorsement does not contain an exclusion for a loss due to the failure of any electronic data processing equipment, computer program, software, media, or data to correctly recognize, interpret, or process any encoded, abbreviated, or encrypted date or time.

A separate exclusion addresses injury to a farm employee under Coverage L and under Coverage M in the new endorsement.

The endorsement excludes property damage arising out of lead.

Under the new endorsement, the exclusion that is specific to Coverage M addresses injury to a farm employee and to any other person. An exception to the exclusion provides medical payments coverage for injury sustained by a person on the insured premises in a neighborly exchange of services.

Under the new endorsement, conditions are added to address Examination of Books and Records and Deposit Premium.