

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

AGRICULTURAL OPERATIONS EXCLUSION

- A.** The following exclusion is added to the Business-owners Policy and applies to **Section I – Property** and **Section II – Liability**.

This policy does not apply to any claim that arises out of any insured's "agricultural operations".

- B.** The following definition is added with respect to the provisions of this exclusion.

- 1.** "Agricultural Operations" means:

- a.** Any activity involving the raising or harvesting of plants or animals for the purpose of making a profit or conducting agricultural research or instruction; and

- b.** Processing harvested plants or animals for consumption, sale, storage or shipping.

- c.** "Agricultural operations" does not include:

(1) Retail plant nursery operations;

(2) The harvesting or processing of plants for crafts which are not for human or animal consumption, construction or landscaping; or

(3) The maintenance of a customer's plants or animals if those plants or animals are not for the primary purpose of making a profit, providing a livelihood, or conducting agricultural research or instruction.

ALL OTHER TERMS AND CONDITIONS OF THIS POLICY REMAIN UNCHANGED.