

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

**EXCLUSION - COMMUNICABLE DISEASE - WITH EXCEPTION
FOR FOOD AND BEVERAGES**

This endorsement modifies insurance provided under the following:

FARM LIABILITY COVERAGE FORM

- A.** The following exclusion is added to paragraph **2. Exclusions** of **Section I - Coverage H . Bodily Injury and Property Damage Liability**:

Communicable Disease

"Bodily injury" or "property damage" arising out of the actual or alleged transmission of a communicable disease.

This exclusion applies even if the claims against any insured allege negligence or other wrongdoing in the:

- (1) supervising, hiring, employing, training or monitoring of others that may be infected with and spread a communicable disease;
- (2) testing for a communicable disease;
- (3) failure to prevent the spread of the disease; or
- (4) failure to report the disease to authorities.

However, this exclusion does not apply to "bodily injury" caused by a communicable disease in or on any food or beverages sold, distributed, served, or handled by any "Insured".

- B.** The following exclusion is added to paragraph **2. Exclusions** of **Section I - Coverage I. Personal and Advertising Injury Liability**:

Communicable Disease

"Personal and advertising injury" arising out of the actual or alleged transmission of a communicable disease.

This exclusion applies even if the claims against any insured allege negligence or other wrongdoing in the:

- (1) supervising, hiring, employing, training or monitoring of others that may be infected with and spread a communicable disease;
- (2) testing for a communicable disease;
- (3) failure to prevent the spread of the disease; or
- (4) failure to report the disease to authorities.

All other policy terms and conditions remain unchanged.