

EMPLOYER'S LIABILITY -- FARM EMPLOYEES

(The information required below may be shown on the "declarations".)

The following shows:

1. the maximum number of "farm employees" employed at any one time during the policy period and the total number of man-days worked; or
2. the wages for all "farm employees".

Man-Day Basis

<u>Class</u>	<u>Farm Employees</u>	<u>Rate (Per Each)</u>	<u>Total Number of Employees</u>	<u>Premium</u>
A	All full time, working 180 days per year or more			
B	Part time, working over 40 days but less than 180 days per year			
		<u>Rate (Per 100 Man-Days)</u>	<u>Total Number of Man-Days</u>	
C	Part time, working 40 days or less per year			

Wage Basis

<u>Wages (Use only if Man-Day Basis not applicable)</u>	<u>Rate (Per \$100 of Wages)</u>	<u>Premium Base (Wages)</u>	<u>Minimum Premium</u>	<u>Premium</u>
Farm Employees				

TOTAL PREMIUM \$ _____

Indicate all "farm employees" not to be insured under this endorsement:

The Personal Liability Coverage (Farm) of this policy is extended to apply to "bodily injury" to a "farm employee" while performing duties in connection with the "farming" operations of an "insured".

1. This coverage includes the following:

a. Coverages L and M apply to "bodily injury" to a person while performing duties as a "farm employee" if the "bodily injury" results:

- 1) from the ownership, use, loading, or unloading of aircraft except while the "farm employee" is engaged in the operation or maintenance of aircraft;
- 2) from the ownership, maintenance, use, loading, or unloading of a "motorized vehicle" or watercraft; or
- 3) from premises owned, rented, or controlled by an "insured".

b. Coverage M applies to "bodily injury" which occurs on or away from the "insured premises" and is:

- 1) caused by a person while performing duties as a "farm employee"; or
- 2) suffered by a "farm employee" and arises out of and in the course of employment by an "insured".

2. The following exclusions apply to this coverage:

a. Coverage L does not apply to liability for sickness, disease, or death of a "farm employee" unless a written notice is received by "us" within 36 months after the end of the policy period in which the injury occurred.

b. Coverages L and M do not apply to "bodily injury" to or caused by a "farm employee" employed in violation of the law with the knowledge or approval of an "insured".

c. "We" do not pay for damages arising out of any:

- 1) refusal to employ;
- 2) termination of employment;
- 3) coercion, demotion, evaluation, reassignment, discipline, defamation, harassment, humiliation, discrimination, sexual misconduct, or other employment-related practices, policies, acts, or omissions; or
- 4) consequential "bodily injury" as a result of c.1), c.2), and c.3) above.

Exclusion c. applies whether the "insured" may be held liable as an employer or in any other capacity and to any obligation to share damages with or to repay someone else who must pay damages because of the injury.

d. Coverage under this endorsement does not apply to liability for "bodily injury" excluded by the Personal Liability Coverage and not specifically covered by this endorsement.

3. This coverage is subject to the "terms" of the Personal Liability Coverage and does not increase the "limits" stated therein.

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