LIMITED FUNGI OR BACTERIA COVERAGE – LIABILITY

This endorsement modifies insurance provided under the following:

FARM LIABILITY COVERAGE FORM

SCHEDULE*

<table>
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<th>Fungi And Bacteria Aggregate Limit</th>
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*Information required to complete this Schedule, if not shown on this endorsement, will be shown in the Declarations.

A. Insurance under Coverage H and J for all damages and reasonable medical expenses arising out of a "fungi or bacteria incident" is subject to the Fungi And Bacteria Aggregate Limit described in Paragraph B.

B. The following is added to Section II – Limits Of Insurance:

The Fungi And Bacteria Aggregate Limit shown in the Schedule is the most we will pay for the sum of:

a. "Bodily injury" and "property damage" under Coverage H; and

b. Medical expenses under Coverage J

because of all "bodily injury" and "property damage" arising out of all "fungi or bacteria incidents". This limit is part of, not in addition to the General Aggregate Limit described in Paragraph 2., and applies separately to each consecutive annual period and to any remaining period of less than 12 months, starting with the beginning of the policy period shown in the Declarations.

The limits applicable to "bodily injury" or "property damage" arising out of any one "fungi or bacteria incident" are the Each Occurrence Limit (Paragraph 3.), the Damage To Premises Rented To You Limit (Paragraph 4.), and the Medical Expense Limit (Paragraph 6.) in Section II – Limits Of Insurance of the coverage form.

C. "Bodily injury" or "property damage" resulting from "fungi" or bacteria that are, are on, or are contained in, a good or product intended for consumption will not be deemed to have arisen out of a "fungi or bacteria incident".

D. The following exclusion is added under Paragraph 2. of Section I – Coverage I – Personal and Advertising Injury Liability:

This insurance does not apply to "personal injury" arising out of a "fungi or bacteria incident", nor to any loss, cost or expense arising out of the abating, testing for, monitoring, cleaning up, removing, containing, treating, detoxifying, neutralizing, remediating or disposing of, or in any way responding to, or assessing the effects of, "fungi" or bacteria, by any "insured" or by any other person or entity.

E. The following are added to Section IV – Definitions:

1. "Fungi" means any type or form of fungus, including mold or mildew and any mycotoxins, spores, scents or byproducts produced or released by fungi.

2. "Fungi or bacteria incident" means an incident which would not have occurred, in whole or in part, but for the actual, alleged, or threatened inhalation of, ingestion of, contact with, exposure to, existence of, or presence of, any "fungi" or bacteria on or within a building or structure, including its contents, regardless of whether any other cause, event, material or product contributed concurrently or in any sequence to such injury or damage.