

War and Civil War Exclusion Clause Endorsement
Agribusiness Policy

Part 1 – Property Coverage

If the Declaration Page indicates that the War and Civil War Exclusion Clause Endorsement is attached to this policy, the following Loss or Damage not Insured, Perils Excluded segments are amended as follows:

Section 1 – Residential Property Coverage

If the Declaration Page indicates that the War and Civil War Exclusion Clause Endorsement is attached to this policy, the following Perils Excluded,

- a. Residential Property Plus Form – Perils Excluded 15,
- b. Residential Property Broad Form
 - i. A. Dwelling Building and Detached Private Structures – Perils Excluded 12 and
 - ii. B. Residential Personal Property – Broad Form – Perils Excluded 11, and
- c. Residential Property Standard Form – Perils Excluded 13,

are amended to read as follows:

“We’ do not insure against loss or damage resulting from, contributed to or caused directly or indirectly:

- 1. or occasioned by, happening through or in consequence of war, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power or confiscation or nationalization or requisition or destruction of or damage to property by or under the order of any government or public or local authority.

Section 2 – Farm Property Coverages

If the Declaration Page indicates that the War and Civil War Exclusion Clause Endorsement is attached to this policy, exclusion #2 of General Loss or Damage Not Insured of Section 2, is amended to read as follows:

“We’ do not insure against loss or damage:

- 2. resulting from, contributed to or caused directly or indirectly or occasioned by, happening through or in consequence of war, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power or confiscation or nationalization or requisition or destruction of or damage to property by or under the order of any government or public or local authority.

Section 3 – Limited Coverages

If the Declaration Page indicates that the War and Civil War Exclusion Clause Endorsement is attached to this policy, exclusion #14 of Loss or Damage Not Insured – Residential Property – Limited Coverage, is amended to read as follows:

“We’ do not insure loss or damage resulting from, contributed to or caused directly or indirectly:

- 14. or occasioned by, happening through or in consequence of war, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power or confiscation or nationalization or requisition or destruction of or damage to property by or under the order of any government or public or local authority.

Part 2 – Section 5 - Liability Coverage

Coverage H (Farm Liability)

If the Declaration Page indicates that the War and Civil War Exclusion Clause Endorsement is attached to this policy, Coverage H (Farm Liability), Part IV – Exclusions #13, is amended to read as follows:

Coverages A.1, A.2, A.3, A.4 and A.5 do not apply to:

13. “Bodily Injury” or “Property Damage” directly or indirectly arising out of or occasioned by, happening through or in consequence of war, invasion, acts of foreign enemies, hostilities (whether war be declared or not,) civil war, rebellion, or revolution, insurrection, military or usurped power or confiscation or nationalization or requisition or destruction of or damage to property by or under the order of any government or public or local authority.

Coverage H3 – Farmer’s Limited Pollution Liability Insurance

If the Declaration Page indicates that the War and Civil War Exclusion Clause Endorsement is attached to this policy, Coverage H3 (Farmer’s Limited Pollution Liability Insurance, subsection 3 Exclusions, Exclusions q, is amended to read as follows:

This insurance does not apply to:

13. “Bodily Injury” or “Property Damage” or “clean up costs” caused by a “pollution incident” directly or indirectly arising out of or occasioned by, happening through or in consequence of war, invasion, acts of foreign enemies, hostilities (whether war be declared or not,) civil war, rebellion, or revolution, insurrection, military or usurped power, riot or civil commotion, sabotage, terrorism or confiscation or nationalization or requisition or deliberate destruction of or damage to property by or under the order of any government or public or local authority.