



**Farmers Mutual Hail**  
Insurance Company of Iowa

## ON GROUND FRUIT OR VEGETABLE PICKING BY THE PUBLIC

This policy is extended to include **bodily injury** to a person other than an insured or an **employee** of an **insured**, arising out of the picking or gathering of fruits or vegetables while located on the ground on the **insured premises**.

This endorsement does not apply to any fruit or vegetable picking or gathering when ladders, scaffolding, lift arms, tree shakers, chain saws or similar devices are used.

All other terms of this policy remain the same.