

KENTUCKY AMENDATORY ENDORSEMENT

This endorsement changes the Farm
and Ranch Premises Liability Coverage Policy
-- PLEASE READ THIS CAREFULLY --

FMH-7205 01-22
Page 1 of 2

PRINCIPAL LIABILITY COVERAGES

The Insuring Agreement of the FMH-7001 is deleted and replaced with the following:

COVERAGE L - BODILY INJURY LIABILITY AND PROPERTY DAMAGE LIABILITY (Premises Only)

Insuring Agreement

- a. **We** pay, up to the **limit** that applies, those sums that an **insured** becomes legally obligated to pay as **damages** due to **bodily injury** or **property damage** caused by an **occurrence** occurring and arising out of the ownership, maintenance, or use of the **insured premises** or operations that are necessary or incidental to the **insured premises**.

This policy does not provide coverage for personal liability or injury created away from the **insured premises** that did not occur as a result of a specific act for the benefit of the **insured premises**.

We have the right and duty to defend the **insured** against a suit seeking damages if the suit resulted from **bodily injury** or **property damage** caused by an **occurrence** to which this coverage applies. Such defense will be provided at **our** expense by counsel that **we** choose. **We** have no right or duty to defend the **insured** if this insurance does not apply to the **occurrence**.

Subject to all the terms of this insurance, **we** may make investigations and settle claims or suits that **we** decide are appropriate. **We** do not have to settle or provide a defense after **we** have paid an amount equal to the **limit** that applies as a result of a judgment or written settlement.

- b. The amount **we** will pay for **damages** is limited as described under How Much We Pay.

- c. **Our** duty to defend ceases when **we** have paid an amount equal to the applicable **limit** as the result of judgments or settlements under Coverage L; or

We have no other liability or obligation to pay sums or to provide assistance or support unless specifically provided for under Supplemental Payments.

- d. This insurance applies only to **bodily injury** or **property damage**:
- 1) caused by an **occurrence** which takes place in the **coverage territory**; and
 - 2) which is not a continuation of, resumption of, or change in **bodily injury** or **property damage** that was known by a **designated insured** prior to the inception date of the policy period. If a **designated insured** knew, as stated under the Knowledge of Bodily Injury, Property Damage or prior to the inception date of the policy period, that **bodily injury** or **property damage** had occurred, any continuation of, resumption of, or change in such **bodily injury** or **property damage** will be deemed to have been known by the **designated insured** prior to the inception date of the policy period.

- e. **Bodily injury** or **property damage** that occurs during the policy period and which is not a continuation of, resumption of, or change in **bodily injury** or **property damage** which was known by a **designated insured**, as stated under the Knowledge of Bodily Injury, Property Damage or to have occurred prior to the inception date of this policy, will include any continuation of, resumption of, or change in such **bodily injury** or **property damage** after the end of this policy period.

- f. This insurance applies only to **bodily injury** or **property damage** which occurs during the policy period.
- g. **Damages** due to **bodily injury** include **damages** claimed by any person or organization for care, loss of services, or death that may result at any time from such **bodily injury**.
57. injury arising from acts of slander, defamation of character, coercion, bullying, threats, harassment or intimidation, whether intentional or not. This also excludes chat rooms, bulletin boards, grip sites, social networking sites or other forums that an **insured** hosts, owns, or has control of.

FMH-7205 01-22

EXCLUSIONS THAT APPLY TO ALL COVERAGES

In the FMH-7001, exclusion #12 is deleted and replaced by the following:

12. **bodily injury** or **property damage** that is:
- a. expected by, directed by, or intended by any **insured**;
 - b. the result of a criminal act of any **insured**; or
 - c. the result of an intentional and malicious act by or at the direction of any **insured**.

There is no coverage for anyone who is an **insured** under this policy for any **bodily injury** or **property damage** arising out of any of the acts described in a., b., or c. above regardless of the theory of relief pursued, asserted, or claimed against the person or entity seeking coverage under this policy.

This exclusion applies even if the **bodily injury** or **property damage**:

- a. that occurs is different than what was expected, directed, or intended or
- b. is suffered by persons, entities, or property not expected, directed, or intended.

However, this exclusion does not apply to **bodily injury** or **property damage** that arises out of the use of reasonable force by an **insured** to protect people or property.

The following exclusion are added: