

UNMANNED AIR VEHICLE SYSTEM FARM LIABILITY ENDORSEMENT

This endorsement changes the policy. Please read it carefully.

This endorsement modifies insurance coverage provided under the following:

COVERAGE H - FARM LIABILITY

If coverage is shown on the Declaration Page, then the following definitions are added to **PART III – DEFINITIONS AS USED IN COVERAGE H**:

“Dispensable loads” means cargo configured to be dispensed from an “Unmanned Air Vehicle System” while in flight.

“Unmanned Air Vehicle Systems” means a power-driven aircraft that is operated without a flight crew member on board, with its flight controlled either autonomously by on board computers or by the remote control of an operator. This includes the airframe, motor, propellers, rotors, battery, spare parts, vehicle navigation system or flight controller, and ground control systems.

Numbers **6** and **7** under **PART IV - EXCLUSIONS** are removed and replaced by the following:

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

6. “Bodily Injury” or “Property Damage” arising out of the ownership, maintenance, operation, use, loading or unloading of:
 - (a) any air cushion vehicle or any aircraft; or
 - (b) any “Motor Vehicle” owned or operated by, rented or loaned to any “insured”, but this does not apply to “Bodily Injury” or “Property Damage” occurring on the “Premises” insured if the “Motor Vehicle” is not required to be registered under any government authority because it is used exclusively on the “Premises” insured or kept in dead storage on the “Premises” insured; or
 - (c) any “Recreational Vehicle” owned by any “insured”, if the “Bodily Injury” or “Property Damage” occurs away from the “Premises” insured.

Exclusion (a) does not apply to “Bodily Injury” or “Property Damage” arising out of the ownership, maintenance, use or operation of an “Unmanned Air Vehicle System” which does not carry a “dispensable load”, however, this insurance does not apply to loss due to fines or penalties imposed by Transport Canada for operating an “Unmanned Air Vehicle System”.

Exclusion (c) does not apply to “Bodily Injury” or “Property Damage” arising out of the ownership, use or operation of a golf cart on the insured “premises” or on a golf course or if coverage for the golf cart is shown on the “Declaration Page”.

Exclusion (c) does not apply to “Bodily Injury” or “Personal Damage” arising out of the ownership, use or operation of a “personal transporter”.

Exclusions (b) and (c) do not apply to “Bodily Injury”, sustained by a “Residence Employee” arising out of and in the course of his or her employment by an “insured”.

7. Any liability arising out of the ownership, existence, use or operation of any portion of the “Premises” for the purpose of an aerodrome, airport or aircraft landing facility, and all operations necessary, or incidental thereto.

This exclusion does not apply to any aerodrome, airport or aircraft landing facility used specifically and solely for “Unmanned Air Vehicle Systems”, however, this insurance does not apply to loss due to fines or penalties imposed by Transport Canada for operating an “Unmanned Air Vehicle System”.

All other terms and conditions of this policy remain unchanged.