

## UNMANNED AIR VEHICLE SYSTEM - FARM LIABILITY

This endorsement changes the policy. Please read it carefully.

This endorsement modifies insurance coverage provided under the following:

### FARM LIABILITY

If coverage is shown on the Declaration Page, then the following definitions are added to **DEFINITIONS**

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

**"Unmanned Air Vehicle System(s)"** means a power-driven aircraft that is operated without a flight crew member on board, with its flight controlled either autonomously by onboard 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. "Unmanned Air Vehicle System(s)" does not include model aircraft.

Numbers **6** and **7** under **LOSS OR DAMAGE NOT INSURED – ALL COVERAGES** are removed and replaced by the following:

"You" are not insured for claims arising from:

- (6) the ownership, maintenance, operation, use, loading or unloading of:
  - (a) any air cushion vehicles, any aircraft or any "unmanned air vehicle system";
  - (b) any "motor vehicle" or trailer owned or operated by, or rented or loaned to "You" but this does not apply to "Bodily Injury" or "Property Damage" occurring on "Your" premises if the "motor vehicle" is not subject to "motor vehicle" registration (except motorcycles) because it is used mainly on "Your" premises or kept in dead storage on "Your" premises;
  - (c) any "recreational motor vehicle" owned by "You", if the "Bodily Injury" or "Property Damage" occurs away from "Your" premises.

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" used for agricultural purposes and 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) the ownership, existence, use or operation by or on "Your" behalf of any premises for the purpose of an airport or aircraft landing strip 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" used for Agricultural purposes, 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.**