

Farmers' Accident Insurance

This coverage applies only if shown on the "Declaration Page". Persons insured include only those who are specifically named on the "Declaration Page" for each coverage Section.

Limits of insurance are as stated on the "Declaration Page". The stated limits represent the aggregate limit for all "accidents" occurring during the policy year.

Section 1: Accidental Death and Dismemberment Benefits:

If within 365 days of the date of the "accident" causing such injury, result in any of the following losses, the Company will pay for permanent and total loss of use of:

Life	Limit	Complete loss of life
Both Hands	Stated Limit	Complete severance at or above the wrist or ankle joint but below the elbow or knee joint
Both Feet	Stated Limit	
Entire Sight of Both Eyes	Stated Limit	Irrecoverable loss of the entire sight
One Hand and One Foot	Stated Limit	Complete severance at or above the wrist or ankle joint but below the elbow or knee joint
One Hand and Entire Sight of One Eye	Stated Limit	Complete severance at or above the wrist joint but below the elbow joint and the irrecoverable loss of the entire sight in one eye
One Foot and Entire Sight of One Eye	Stated Limit	Complete severance at or above the ankle joint but below the knee joint and irrecoverable loss of the entire sight
Speech and Hearing	Stated Limit	Total and irrecoverable loss of ability to speak or hear
One Arm	Three Quarters of the Stated Limit	Complete severance at or above the elbow or knee joint
One Leg	Three Quarters of the Stated Limit	
One Hand	Two-Thirds of the Stated Limit	Complete severance at or above the wrist or ankle joint but below the elbow or knee joint
One Foot	Two-Thirds of the Stated Limit	
Entire Sight of One Eye	Two-Thirds of the Stated Limit	Irrecoverable loss of the entire sight
Speech or Hearing	One-Half of the Stated Limit	Total and irrecoverable loss of ability to speak or hear
Thumb and Index Finger of Either Hand	One-Third of the Stated Limit	Complete severance at or above the first phalange
Hearing in One Ear	One-Sixth of the Stated Limit	Total and irrecoverable loss of ability to hear
Quadriplegia (Complete paralysis of both upper and lower limbs)	Stated Limit	Permanent and irrecoverable paralysis of such limbs
Paraplegia (Complete paralysis of both lower limbs)	Stated Limit	
Hemiplegia (Complete paralysis of upper and lower limbs on one side of the body)	Stated Limit	

Any indemnity payable for the aforementioned losses shall be paid only if such loss is permanent, total and irrecoverable and shall have been continuous for a period of twelve months from the date of the "accident".

Indemnity provided under this Section 1 will not be paid under any circumstances for more than one of the losses; the greatest of any insured injury; sustained by any one Insured Person as the result of any one "accident". If more than one stated limit could apply as a result of any one "accident"; only the highest stated limit will be paid.

Benefits payable in the event of a claim for loss of life of an insured person are payable to the beneficiary designated on the Declarations Page. If no such designation exists, benefits payable in the event of a loss of life claim are payable to the Estate of the insured person.

Section 2: Replacement Labour Expenses:

The Company agrees to pay up to the limit stated on the "Declaration Page" to the named insured for expenses that are incurred and verified, to hire replacement labour to carry out necessary activities which, if not carried out, would result in a loss of income to the Insured.

The physical injury must have been:

- caused by "accident";
- verified by a medical doctor; and
- prevent the Named Insured, or designated person(s) specifically named on the "Declaration Page" for each coverage section of this endorsement, from carrying out his or her normal work activities on the insured "farm" "premises".

Benefits available under this Section 2 are payable to the Named Insured.

For the purpose of this coverage, "Accident(s)" means a sudden, unforeseen, unplanned or unintended event or series of events that may result in injury, dismemberment or death.

Special Exclusions and Provisions of Sections 1 and 2:

Exclusions:

Coverage shall not apply to

- a) Loss caused by an "accident" which occurred prior to the inception date of this coverage;
- b) Any intentionally self-inflicted injury;
- c) Suicide or any attempted suicide while sane or insane;
- d) Any loss caused by sickness, disease (including pre-existing disease) or natural causes;
- e) Any disability caused by or related to pregnancy; miscarriage or giving birth;
- f) Any loss resulting from service, including part-time or temporary service in the armed forces;
- g) War, insurrection or participation in a riot or public disturbance;
- h) Any loss that is a consequence of travel or flight in any aircraft if the Insured Person is the pilot or crew member of the aircraft or if the flight is made for purposes of instruction, training or testing.
- i) Any expense incurred more than one year after the date of the "accident";
- j) Any loss or injury caused as a result of committing a crime or any illegal activity;
- k) Any loss or injury resulting from operating a mechanical or motorized device, "motor vehicle" or farm vehicle while impaired by drugs or alcohol; and
- l) Any loss or injury resulting from riding in or driving any type of "motorized vehicle" or farm vehicle in any kind of speed contest.

Provisions:

- a) The Insured shall provide the Company with medical evidence supported by a physician

substantiating that the injury was caused by "accident" and has prevented the Insured from carrying out his or her normal "farm" employment activities;

- b) The Insured shall resume his or her normal work activities as soon as medically able;
- c) The Insured is required to preauthorize any claims for Replacement Labour Expense coverage with the Company;
- d) Each claim for Replacement Labour Expense shall be subject to a deductible of \$200.00 per Insured Person; and
- e) The stated limit shown on the "Declaration Page" for Replacement Labour Expenses is the maximum payable as a result of any one "accident" or series of "accidents". Recurring disability resulting from the same "accident" shall be included in the stated limit.

All other terms, definitions and conditions of the policy to which this endorsement is attached remain unchanged.