

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

## **SECTION II – LIMITED COVERAGE FOR YEAR 2000 COMPUTER-RELATED AND OTHER ELECTRONIC PROBLEMS**

The following provisions apply only to the "business" described in any of the following endorsements:

Home Day Care;  
Permitted Incidental Occupancies;  
Farmers Personal Liability; or  
Business Pursuits.

The Section II – Exclusion in Endorsement **HO 04 13** does not apply to the coverage provided under this endorsement.

### **A. Definitions**

As used in this endorsement, the word "computer" and the term "computer failure" have the following meanings:

1. "Computer" means:
  - a. Computer hardware, software, operating systems, networks, or chips; or
  - b. Other electronic parts, equipment or systems;  
that belong to an "insured" or others.

2. "Computer failure" means the failure or deficiency of a "computer" because one or more of these products can not correctly process, recognize, discern, interpret or accept the year 2000 and beyond.

### **B. Section II – Liability Coverages**

1. Coverage **E** – Personal Liability and Coverage **F** – Medical Payments To Others apply to "bodily injury" or "property damage" arising out of a "computer failure". The limits of liability shown on:
  - a. The Declarations; or,
  - b. If applicable, the schedule of the Home Day Care Endorsement;apply to these coverages.
2. Coverage under this endorsement does not apply to a "computer failure" that affects the "business" operations prior to the inception date of this endorsement.

All other provisions of this policy apply.