



June 1, 2010

TO: MANITOBA BROKERS

RE: FARM INSURANCE POLICY

Under our Farm Insurance Policy, we are amending the wording for the Fire Fighting Expense Limitation (applicable to E – Legal Liability). The wording in the Farm Insurance Policy on page 5 is deleted and replaced by FAP 94 (05/10). A copy of the endorsement is attached. The new wording will be attached to all applicable farm policy declaration pages. This change will be incorporated into our policy booklet on the next revision.

This change is effective immediately on new business and August 1, 2010 on renewals.

Yours truly,

A handwritten signature in cursive script, appearing to read 'C. Wiebe', is positioned below the 'Yours truly,' text.

**Crista Wiebe, CIP
Underwriting Supervisor**

Encl.

**THIS ENDORSEMENT MODIFIES INSURANCE PROVIDED UNDER
SECTION II – LIABILITY COVERAGE OF THE FARM INSURANCE POLICY**

FIRE FIGHTING EXPENSE LIMITATION (Applicable to Coverage E – Legal Liability) is deleted and replaced by the following wording:

The limit shown on the Coverage Summary page for “Fire Fighting Expense Limitation” is the most we will pay during each twelve month term of this policy for third party expenses that “you” become legally obligated to pay, as imposed under any forest and/or prairie fire prevention act or equivalent legislation of any Province or Territory of Canada, for the costs or expenses for or associated with fighting, suppressing, controlling or extinguishing a fire that commences during the policy period..

This limit applies regardless of the number of:

1. persons insured;
2. claims made or actions brought; or
3. persons or organizations making claims or bringing actions.

This insurance does not apply to:

1. any fire fighting expenses of the “Insured”, its employees or agents;
2. any fines and penalties imposed upon the Insured;
3. any fire fighting expenses of contractors or subcontractors engaged by “you” at the time the fire occurs;
4. any fire fighting expense if it is found that in the circumstances giving rise to the costs, “you” had deliberately and knowingly contravened any of the sections or subsections in any forest and/or prairie fire prevention act or equivalent legislation of any Province or Territory of Canada in respect of the lighting, controlling or extinguishing of fires.