

Comprehensive Farmer's Liability Cover Code L to Farm General Liability

If you previously had **Comprehensive Farmer's Liability (CFL) - Cover Code L**, you'll switch to **Farm General Liability (FGL)** when your policy renews. The FGL provides a similar level of coverage, but it's been completely reformatted, and the wording within it has been updated. It also includes some new coverages. Each category below provides details on the differences between your old and new policy.

Coverage A – BODILY INJURY AND PROPERTY DAMAGE LIABILITY

COVERAGE A – BODILY INJURY AND PROPERTY DAMAGE LIABILITY was formerly called Insuring Agreement 1 – Bodily Injury and Property Damage Liability in the old wording.

a) Changes to Insuring Agreements

The Insuring Agreements are in the new form under SECTION I, COVERAGE A – BODILY INJURY AND PROPERTY DAMAGE LIABILITY 1) INSURING AGREEMENTS. The new insuring agreement incorporates coverage for both personal and premises liability and farming operations liability by referencing A.1 and A.2.

- A.1 brings in liability coverage for farming operations by stating: *We will pay those sums that: **A.1** Any Insured becomes legally obligated to pay as “compensatory damages” because of “bodily injury” or “property damage” arising out of your “farming operations” to which this insurance applies.*
- A.2 brings in coverage for liability arising from personal activities (only when the residential premises is stated on the declaration page) and ownership, use and occupancy of the “residential premises,” by stating: *We will pay those sums that: **A.2** You, if you are an Insured listed under Paragraph 1) a) of SECTION II – WHO IS AN INSURED, become legally obligated to pay as “compensatory damages” because of “bodily injury” or “property damage” arising out of your personal activities or your ownership, use or occupancy of your “residential premises”.*

Coverage A.2 for personal and residential premises liability is referenced throughout the wording to indicate where coverage only applies to insured's listed under Paragraph 1) a) of SECTION II – WHO IS AN INSURED.

b) Changes to Exclusions

The following exclusions are in the new form under SECTION I, COVERAGE A – BODILY INJURY AND PROPERTY DAMAGE LIABILITY 2) EXCLUSIONS. Changes from the old wording booklet are shown in the following table.

Old wording booklet	New Form	Change	Impact to coverage
Previously under Insuring Agreement 1, 2. Exclusions, r) (SK/MB) or q) (AB)	a) Abuse	Wording updated.	Neutral – no material change to intent.
Previously under Insuring Agreement 1, 2. Exclusions, j)1) (SK/MB or i) (AB)	b) Aircraft of air cushioned vehicles	Wording updated. Definition of aircraft is updated to be much broader in the FGL than what was in the old wording.	Neutral – the additional types of aircraft in the definition are unlikely to be used in farming operations.
Previously under Insuring Agreement 1, 2. Exclusions, j) 2) (SK/MB) or i) 2) (AB)	c) Airports or aircraft landing areas	Wording updated and is now an individual exclusion.	Neutral – no material change to intent.
Previously under Insuring Agreement 1, 2. Exclusions, e), g) and i) (SK/MB) or e) and i) (AB)	d) Automobile	Wording updated. The “Automobile” definition has been updated.	Neutral – no material change to intent.
Previously under Insuring Agreement 1, 2. Exclusions, k) (SK/MB) or j) (AB)	e) Business Pursuits	Wording updated. The definition of “Business” is updated.	Increase – the new FGL covers certain situations where a portion of the dwelling is rented out.
Previously under Insuring Agreement 1, 2. Exclusions, b)	f) Contractual assumption of liability	Wording updated.	Neutral – no material change to intent.
Previously under Insuring Agreement 1, 2. Exclusions, n) (SK/MB) or m) (AB)	g) Damage to impaired property or property not physically injured	FGL has an exception to this exclusion for the loss of use of other property arising out of sudden and accidental physical injury to “your product” or “your	Increase – newly provides coverage for loss of use of other property.

		work” after it has been put to its intended use. This is intended to cover resulting damage.	
Previously under Insuring Agreement 1, 2. Exclusions, n) (SK/MB) or m) (AB)	h) Damage to Property	Wording updated. The FGL narrows the focus of the property damage to the particular part being worked on rather than the entire piece of property.	Increase – the new wording narrows the exclusion to the particular part being worked on whereas a broader exclusion could have applied in the old wording.
Previously under Insuring Agreement 1, 2. Exclusions, n) (SK/MB) or m) (AB)	i) Damage to your product	Additional exclusion added specific to operating an automobile business.	Neutral – no material change in intent.
Previously under Insuring Agreement 1, 2. Exclusions, n) (SK/MB) or m) (AB)	j) Damage to your work	Wording updated. The FGL narrows the focus of the property damage to the particular part of the insured’s work on rather than the entire piece of property. It also carries a new exclusion to cover work done by subcontractors on the insured’s behalf.	Increase – provides better coverage in excluding only the part of the insured’s work that caused the property damage, not the rest of the work.
	k) Electronic Data	Wording updated. Previously a common exclusion under <i>Exclusions applicable to all Insuring Agreements</i> in the old wording.	Neutral
Previously under Insuring Agreement 1, 2. Exclusions, d)	l) Employee Injury	Coverage is broadened under the FGL to extend where worker’s compensation law doesn’t apply.	Increase – coverage may be available under the FGL in cases where worker’s compensation law does not apply.

- Previously under Insuring Agreement 1, 2. Exclusions, d)	m) Employment-related practices	Wording updated.	Neutral
Previously under Insuring Agreement 1, 2. Exclusions, a) 1)	n) Expected or intended injury or damage	No change.	Neutral
Previously under Insuring Agreement 1, 2. Exclusions, o) (SK/MB) or n) (AB)	o) Fertilizer, herbicide, pesticide or any other chemical, seed or feed	Wording updated to only exclude fertilizer, herbicide, pesticide or any other chemical, seed or feed that was manufactured, distributed or sold by the insured.	Increase- coverage no longer excludes fish, dairy or poultry products, processed or frozen meat, honey, fruits or vegetables.
Previously under Insuring Agreement 1, 2. Exclusions, l) (SK/MB) or k) (AB)	p) Horses, other animals, equestrians and stables	The old wording restricted all riding stables, riding arena or academy while the new wording excludes only when used for a charge, remuneration or financial gain of any type.	Neutral – no significant change in intent.
No Previously under Insuring Agreement 1, 2. Exclusions, c)	q) Obligations under worker's compensation or similar laws	Wording updated.	Neutral
	r) Personal activities unless declared under Coverage A.2	FGL includes a personal activities exclusion to ensure that personal activities of the Insured are only covered if they have their residence insured on the policy.	Decrease – the liability coverage is only intended to cover personal activities when the residential premises is also insured on the policy.
	s) Personal and advertising injury	FGL has added this exclusion under Coverage A, due to the ability to now add this coverage back in under Coverage B	Neutral
	t) Privacy Breach	FGL includes an exclusion for breaches of privacy due to	Neutral

		disclosure of personal data such as customer info or credit card info.	
Previously under Insuring Agreement 1, 2. Exclusions, p) (SK/MB) or o) (AB)	u) Professional services	Wording updated to exclude professional services except for certain professionals employed by the insured.	Increase – coverage extends for incidental medical malpractice injury committed by employees who are not healthcare professionals.
	v) Recall of products, work or impaired property	The FGL now excludes costs or expenses related to a recall or withdrawal of the insured’s product from the market.	Decrease – coverage is not intended to cover costs or expenses related to a recall or withdraw of the insured’s product form the market.
Previously under Insuring Agreement 1, 2. Exclusions, f) and i) (SK/MB) or f) and h) (AB)	w) Recreational vehicles	Wording and definition updated.	Increase (SK/MB) - coverage is now included for personal and farming use on farm premises. Neutral (AB)
Previously under Insuring Agreement 1, 2. Exclusions, h) and i) (SK/MB) and g) and h) (AB)	x) Watercraft	Wording and definitions updated to include all classes of watercraft.	Neutral
Insuring Agreement 1, 2. Exclusions, q) (SK/MB) or p) (AB)		This communicable disease exclusion has instead been moved to <i>SECTION I- COMMON EXCLUSIONS – COVERAGES A, B, C, D, E, F AND G, 2) Communicable disease.</i>	Neutral
Insuring Agreement 1, 2. Exclusions, s) (SK/MB) or r) (AB)		This exclusion has been removed from the new wording.	Increase – the new FGL responds to liability arising out of the insured’s

			operations, without being location specific.
Insuring Agreement 1, 2. Exclusions, t) (SK/MB) or s) (AB)		This exclusion has been removed from the new wording.	Increase – the new FGL does not limit coverage for owned dangerous animals.

COVERAGE B – PERSONAL AND ADVERTISING INJURY LIABILITY

This is a new coverage included within the FGL form. This coverage provides protection in the defense against slander, libel, false imprisonment and discrimination lawsuits caused by an offense arising out of your farming operations.

Personal and Advertising Injury Liability coverage does not apply to personal activities.

It is automatically included for no additional premium.

COVERAGE C – MEDICAL PAYMENTS

COVERAGE C – MEDICAL PAYMENTS was formerly Insuring Agreement 4 – Medical Payments in the old wording.

a) Insuring Agreement

Insuring agreement is broadened to include ways next to premises the insured owns or rents.

b) Exclusions

The following Exclusions are in the new form under SECTION I, COVERAGE C – MEDICAL PAYMENTS 2) EXCLUSIONS. Changes from the old wording booklet are shown in the following table.

Old wording booklet	New Form	Change	Impact to coverage
Previously under Insuring Agreement 4, Exclusions, 1.	a) Any insured	No change	Neutral
	b) Athletic activities	Coverage now excluded for injury while practicing, instructing or participating in any physical	Decrease – coverage does not extend for injury incurred while

		exercises or games, sports or athletic contest.	participating in athletic activities.
Previously under Insuring Agreement 4, Exclusions, 3.	c) Coverage A Exclusions	No change. All exclusions applicable under Coverage A, continue to also be applicable under Coverage C.	Neutral
Previously under Insuring Agreement 4, Exclusions, 1.	d) Hired person	Wording updated. Residence employees continue to be omitted from this exclusion.	Neutral
	e) Products-completed operations hazard	Newly added to exclude losses away from the premises arising from product or work. While the old wording had a similar exclusion, it did bring back in coverage for manufactured products and other specific products (e.g. fish, dairy, poultry, honey, etc.) where the sale of such products exceeds 10% of total farm product sale.	Decrease – this exclusion no longer brings back in coverage for manufactured products and other products specified.
Previously under Insuring Agreement 4, Exclusions, 1.	f) Workers compensation and similar laws	Wording updated	Neutral

COVERAGE D – TENANTS’ LEGAL LIABILITY

COVERAGE D – TENANTS’ LEGAL LIABILITY was formerly Insuring Agreement 2 – Tenants Legal Liability in the old wording.

a) Insuring Agreement

Insuring agreement is broadened under the new FGL. It is no longer restricted to specified perils of fire, explosion, smoke, water escape, and impact by land vehicle as it was in the old wording.

b) Exclusions

The following Exclusions are in the new form under SECTION I, COVERAGE D – TENANTS’ LEGAL LIABILITY 2) EXCLUSIONS. Changes from the old wording booklet are shown in the following table.

Old wording booklet	New Form	Change	Impact to coverage
Insuring Agreement 2, Exclusions, 1		Exclusion for residence or belongings used by or rented to, or in the care, custody or control of the Insured was removed.	Neutral – coverage includes property damage to the premises rented to the insured.
Previously under Insuring Agreement 2, Exclusions, 2.	a) Contractual assumption of liability	No change	Neutral
Insuring Agreement 2, Exclusions, 3		Exclusion for alterations, additions or repairs removed.	Increase – property damage arising out of alterations, additions, or repairs is no longer excluded under this coverage.
Insuring Agreement 2, Exclusions, 4		Exclusion for property damage to any building or contents therein being used for business pursuits has been removed.	Neutral – coverage under the new FGL continues to be for farming operations.
Previously captured under Insuring Agreement 2, Exclusions, 5.	b) Expected or intended damage	Previously in the old wording booklet under Insuring Agreement 2, Exclusions, 5.	Neutral

COVERAGE E – EMPLOYEE BENEFITS LIABILITY

Coverage E – Employee Benefits Liability is a new optional coverage under the FGL form. It provides protection for sums that you become legally obligated to pay to an employee or former employee due to negligence, error, mistake or omission in the administration of an employee benefits program. It applies only to farming operations, not personal activities.

COVERAGE F – VOLUNTARY PAYMENTS FOR DAMAGE TO PROPERTY OF OTHERS

COVERAGE F – VOLUNTARY PAYMENTS FOR DAMAGE TO PROPERTY OF OTHERS was formerly Insuring Agreement 5 – Voluntary Property Damage and has been newly renamed in the FGL.

a) Insuring Agreement

Intentional acts caused by an insured over 12 years old is excluded under this coverage by falling outside of the scope of the insuring agreement, instead of being framed as an exclusion.

b) Exclusions

The following Exclusions are in the new form under SECTION I, COVERAGE F – VOLUNTARY PAYMENTS FOR DAMAGE TO PROPERTY OF OTHERS 2) EXCLUSIONS. Changes from the old wording booklet are shown in the following table.

Old wording booklet	New Form	Change	Impact to coverage
Insuring Agreement 5, Exclusions, 1.		Exclusion for any business pursuits has been removed from the FGL.	No change. This exclusion is instead captured under Coverage A exclusions.
Insuring Agreement 5, Exclusions , 2. a)		Exclusion for the ownership, use or operation of any automobile, trailer or semi-trailer, aircraft or watercraft has been removed.	No change. This exclusion is instead captured under Coverage A exclusions.
Insuring Agreement 5, Exclusions , 2. c)		Exclusion for any acts caused intentionally by any insured over the age of 12 years.	No change. Intentional property damage is now addressed in the Insuring Agreement and is covered for those age 12 years or under.
Insuring Agreement 5, Exclusions , 2. d)		Exclusion for the ownership of any animal (excluding farm livestock) has been removed.	Increase – coverage broadened from farm livestock to include other owned animals (pets).

	a) Already Insured Property	Wording updated	Neutral
Previously under Insuring Agreement 5, Exclusions, 4.	b) Coverage A Exclusions	No change. All exclusions applicable under Coverage A, continue to also be applicable under Coverage F.	Neutral
Previously under Insuring Agreement 5, Exclusions, 3.	c) Loss of Use, Disappearance or Theft	No change	Neutral
Previously under Insuring Agreement 5, Exclusions, 2.b).	d) Owned or Rented Property	Wording updated	Neutral

COMMON EXCLUSIONS – COVERAGES A, B, C, D, E, F AND G

The following Exclusions are in the new form under SECTION I, COMMON EXCLUSIONS – COVERAGES A, B, C, D, E, F AND G. These were previously in the old wording under A. General Section, Exclusions Applicable to All Insuring Agreements. Changes from the old wording booklet are shown in the following table.

Old wording booklet	New Form	Change	Impact to coverage
Asbestos Liability	1) Asbestos	No change	Neutral
	2) Communicable disease	Previously only excluded under Insuring Agreement 1 – Bodily Injury and Property Damage Liability, 2. Exclusions, q. Newly added as a common exclusion.	Neutral – no material change in intent.
Fungi and Fungal Derivatives Liability	3) Fungi or spores	No change, wording updated.	Neutral
Nuclear Energy Liability	4) Nuclear energy liability	No change, wording updated.	Neutral
Pollution liability	5) Pollution	The old wording brought back in coverage for sudden and accidental escape of pollutants. While this coverage is not	Neutral - Limited Pollution Liability Coverage endorsement is automatically added

		brought back in directly in the FGL, it is automatically added by endorsement.	to your policy to bring in coverage for sudden and accidental escape of pollutants.
Terrorism	6) Terrorism	Wording updated	Neutral
Transmissible Spongiform Encephalopathies	7) Transmissible Spongiform Encephalopathies	No change	Neutral
	8) Unsolicited communication	New exclusion that intends to affect/exclude claims arising from telemarketers or those who send unsolicited facsimiles or computer spam.	Decrease. Coverage excluded for violations of laws or regulations that restrict transmitting of unsolicited communication, regardless of the jurisdiction,
War Risks	9) War risks	Wording updated to exclude personal and advertising injury related to the new Coverage B – personal And Advertising Injury Liability.	Neutral
Data		The data exclusion has been eliminated from the common exclusions. Instead, the new FGL contains an Electronic Data exclusion under Coverage A instead.	Neutral.

SUPPLEMENTARY PAYMENTS – COVERAGES A, B, C, D, E, F AND G

- The main changes from the old wording booklet are as follows:
- o Defense against any suit: The old coverage wording is slightly broader in that the liability coverage would come into play even when a suit is groundless, false, or fraudulent. The new FGL is more restrictive in that it requires the claim to be brought within the scope of coverage.

- Loss of Earnings: Instead of specifying a dollar amount, the FGL is broader and references reasonable expenses and loss of earnings.

SECTION II – WHO IS AN INSURED

The new FGL wording has a separate Section II that outlines who is considered an insured.

Personal and residential premises liability (described under A.2 in COVERAGE A – BODILY INJURY AND PROPERTY 1) INSURING AGREEMENTS) is dependent on the insured falling within the scope of Paragraph 1) a) of SECTION II – WHO IS AN INSURED, which describes the following individuals:

You and your “spouse” are Insureds with respect to:

- *The conduct of “farming operations” of which you are the sole owner;*
- *Your personal activities; or*
- *Your ownership, use or occupancy of your “residential premises”.*

Each of the following is also an Insured:

- *The following persons while living in the same household as you and your “spouse”:*
 - *A relative of either you or your “spouse”; or*
 - *Any person in your care*;*
- *A student who is enrolled in and attends a school, college or university and who is dependent on you or your “spouse” for support and maintenance, even if temporarily residing away from your “dwelling”; or*
- *Any “spouse”, mother, father, grandmother, grandfather or child of a Named Insured, while residing away from your “dwelling” in an approved nursing or care home; but only with respect to liability arising out of their:*
 - *Personal activities; or*
 - *Ownership, use or occupancy of your “residential premises”.*

**Update: For policies with a renewal effective date of May 1, 2026 or later, Paragraph 1) a) of SECTION II – WHO IS AN INSURED, “Any person in your care;”, has been updated to “Any person in your care under the age of 21 years and in the care of you or your “spouse”;”*

The remainder of Section II specifies various parties that qualify for coverage under the scope of liability for farming operations (described under A.1 in COVERAGE A – BODILY INJURY AND PROPERTY 1) INSURING AGREEMENTS). This scope of who is an insured has been expanded from the old CFL wording to now also include:

- An insured’s Real Estate Manager
- Unit or strata lot owners and tenants related to liability arising out of common property
- Sponsored social or recreation activities, clubs or associations
- Newly acquired or formed organization
- Person or Organization obligated to include as additional insured as a result of a written contract to provide insurance to that person or organization.

SECTION III – LIMITS OF INSURANCE

The following Limits of Insurance are in the new form under SECTION III- LIMITS OF INSURANCE. This section outline the limits paid under each category. There are no longer any dollar limits listed within this section; instead all limits applying to each category are shown on your Declaration Page. Changes from the old wording booklet are shown in the following table.

New Form	Change	Impact to coverage
Each Occurrence Limit	No change	Neutral
Products Completed Operations (PCO) Aggregate Limit	The new wording has an aggregate limit which applies to Products Completed Operations, which is the total amount available for the policy term regardless of how many occurrences are claimed.	Decrease - This could reduce coverage in cases where multiple claims are made in the same policy term.
Personal and Advertising Injury Liability	Newly added to coincide with the new Personal and Advertising Injury Liability coverage.	Increase – this is a new coverage with an included limit at no additional premium.
Medical Expense Limit	No change.	Neutral
Tenants Legal Liability	The old wording booklet does not explicitly state a limit of coverage. The new wording, outlines that there is a limit for Tenants Legal Liability shown on the Declaration page.	Decrease The amount specified on the Declaration Page may be lower than the previously included limit.
Employee Benefits Liability Limit	There is a reference to Employee Benefits Liability Aggregate limit in the new wording as this is a new optional coverage.	Neutral
Voluntary Payments for Damage to Property of Others	No change.	Neutral
Limit applying to additional insureds	The new wording explicitly states that the limit of liability applying to the additional insureds is the lesser of what was agreed to in contract or the maximum policy limits.	Neutral

SECTION IV – DEDUCTIBLE

The FGL has a separate section, SECTION IV – DEDUCTIBLE, outlining the deductible for each Coverage and how it is applied. This information was previously contained in each individual insuring agreement under the CFL.

All deductible amounts are now shown on your Declaration Page.

SECTION V – ADDITIONAL CONDITION

The new FGL has additional language in SECTION V – ADDITIONAL CONDITION, that outlines when the FGL is primary or excess insurance.

SECTION VI – DEFINITIONS

The following definitions appear in the new form under SECTION VI- DEFINITIONS. Changes from the old wording booklet are shown in the following table.

Old wording booklet	New Form	Change
N/A	a) Abuse	New definition added to coincide with the abuse exclusion under Coverage A – Bodily Injury and Property Damage Liability.
Action	b) Action	This definition has been rephrased.
N/A	c) Administration	This definition has been added to coincide with Coverage E – Employee Benefits Liability referring to administration of the Insured’s employee benefits program.
N/A	d) Advertisement	This definition has been added to define advertisement in relation to the new Coverage B – Personal and Advertising Liability.
Aircraft	e) Aircraft	This definition has been updated to now include drones.
Automobile	f) Automobile	Amphibious vehicle and air cushion vehicle now included in the definition.
Bodily injury	g) Bodily Injury	Mental injury and mental anguish are now included in this definition.
Business pursuits	h) Business	This definition has been updated to now exclude several personal business pursuits
N/A	i) Canadian resident	This definition has been newly added to coincide with various updated exclusions under Coverage A – Property Damage and Bodily Injury Liability.

Communicable disease	j) Communicable disease	No change.
N/A	k) Compensatory damages	New definition added and used throughout to describe amounts paid in settlement
Coverage territory	l) Coverage territory	This definition has been rephrased.
Custom farming	m) Custom Farming	This definition has been rephrased and only used to support the definition of farming operations.
N/A	n) Dwelling	Definition added to explicitly define this term.
N/A	o) E-bike	New definition added to specify the types of e-bikes that are covered or excluded by the new wording.
Data	p) Electronic data	This definition has been rephrased.
N/A	q) Employee	Definition added to include farm employees, residence employees, leased workers and temporary workers.
N/A	r) Employee benefit programs	Definition added to coincide with new Coverage E – Employee Benefits Liability.
N/A	s) Employment practice	Definition added to coincide with the employment-related practices exclusion under Coverage A – Bodily Injury and Property Damage Liability.
N/A	t) Executive officer	Definition added to explicitly define this term as it relates to Section II – Who is an Insured.
Farm employee	u) Farm employee	This definition has been rephrased.
Farming	v) Farming operations	This definition has been expanded to include permission for custom farming which was previously written as an automatic extension of coverage.
N/A	w) Fissionable substance	Definition added to coincide with the nuclear energy liability exclusion within the common exclusions.
Fungi	x) Fungi	No change.
N/A	y) Hostile Fire	This definition has been added to coincide with the updated pollution exclusion within the common exclusions.
N/A	z) Impaired property	This definition has been added to coincide with the Damage to impaired property or property not

		physically injured and Recall of products, work or impaired property exclusions under Coverage A- Bodily Injury and Property Damage Liability.
N/A	aa) Incidental medical malpractice injury	This definition has been added to coincide with the professional services exclusion under Coverage A – Bodily Injury and Property Damage Liability.
Insured	N/A	This definition is omitted from the new wording. Insured is instead defined under Section II – Who is an Insured.
Insured contract	bb) Insured contract	This definition has been updated to include an elevator maintenance agreement and a contract related to the residential premises (if the insured qualifies under Coverage A.2). It is also now specified that certain professional services are excluded from the definition of an insured contract.
Jet propulsion personal watercraft	N/A	This definition has been removed from the new wording as these units now fall under the definition of watercraft.
N/A	cc) Leased worker	This definition has been added to coincide with the definition of employee.
N/A	dd) Loading or unloading	This definition has been added to coincide with the updated aircraft or air cushioned vehicles, airports or aircraft landing areas, automobile, watercraft, and recreational vehicles exclusions under Coverage A – Bodily Injury and Property Damage Liability
N/A	ee) Nuclear energy hazard	This definition has been added to coincide with the nuclear energy liability exclusion within the common exclusions.
N/A	ff) Nuclear facility	This definition has been added to coincide with the nuclear energy liability exclusion within the common exclusions.
Occurrence	gg) Occurrence	This definition has been rephrased.
N/A	hh) Personal and advertising injury	This definition has been added to coincide with the new Coverage B – Personal and Advertising Injury Liability.
N/A	ii) Pollutants	This definition was included in the body of the old wording and has been restructured within the Definitions section in the new wording.

Products hazard	jj) Products-completed operations hazard	This definition has been rephrased.
N/A	kk) Professional services	This definition has been added to coincide with the updated professional services exclusion within Coverage A – Bodily Injury and Property Damage Liability.
Property damage	ll) Property damage	This definition has been updated to specify that electronic data is not tangible property.
N/A	mm) Radioactive material	This definition has been added to coincide with the nuclear energy liability exclusion within the common exclusions.
Recreational vehicle	nn) Recreational vehicle	This definition has been updated to specify that e-bikes, e-scooters*, and golf carts are excluded from the definition of recreational vehicle. *Update: For policies with a renewal effective date of May 1, 2026, or later, e-scooters are no longer excluded from the definition of Recreational Vehicle.
Residence employee	oo) Residence employee	This definition has been rephrased.
Premises Insured	pp) Residential premises	This definition has been updated to no longer limit the premises to within the province or within 40km of the provincial border. It has also been broadened to now include any vacant land owned by the insured. It now only applies to residential premises, whereas the previous definition applied to both the residential and farm premises.
N/A	qq) Short term rental	This definition has been added to coincide with the updated definition of “business”.
Spores	rr) Spores	No change.
N/A	ss) Spouse	This definition was included within the definition of “you” or “your” in the old wording and has been split out as its own definition in the new wording. The definition has been updated as well.
N/A	tt) Temporary worker	This definition has been added to coincide with the definition of “employee”.
Terrorism	uu) Terrorism	No change.

N/A	vv) Unsolicited communication	This definition has been added to coincide with the unsolicited communication exclusion within the common exclusions.
N/A	ww) Volunteer worker	This definition has been added to coincide with Section II – Who is an Insured.
Watercraft	xx) Watercraft	This definition has been updated. The definition in the old wording specified what types of watercraft were covered, but these details have moved to the watercraft exclusion within Coverage A – Bodily Injury and Property Damage Liability in the new form. Jet propulsion personal watercraft are also no longer excluded from this definition.
N/A	yy) Wrongful act	This definition has been added to coincide with Coverage E – Employee Benefits Liability.
N/A	zz) Your product	This definition has been added to coincide with various updated exclusions under Coverage A – Bodily Injury and Property Damage Liability.
N/A	aaa) Your work	This definition has been added to coincide with various updated exclusions under Coverage A – Bodily Injury and Property Damage Liability.

INCLUDED COVERAGE ENDORSEMENTS

The following endorsements are automatically included with the FGL coverage at no additional premium.

New Form	Change	Impact to coverage
All Terrain Vehicle – Farming Use Coverage (Form 8093) (SK only)	This endorsement is now included in Saskatchewan and extends coverage to owned recreational vehicles used for off-premises farming activities. Passenger Hazard and Underage Operator coverage are automatically included. Passenger Hazard provides liability coverage for bodily injury to a passenger of an ATV. Underage Operator coverage provides liability coverage for bodily injury or property damage caused by operators between the ages of 12 and 16.	Increase – automatically provides coverage for owned ATVs used for farming purposes.

<p>SPF No. 6 Standard Non- Owned Automobile Liability (Form 5002)</p>	<p>This form also includes S.E.F. No. 96 Contractual Liability Endorsement (Form 5549) and S.E.F. No. 99 Excluding Long Term Leased Vehicle Endorsement (Form 5550)</p> <p>This coverage was previously included in the old wording under Non-Owned Automobile Liability. It has been restructured to 3 endorsements that are automatically included with the FGL coverage. It now follows a regulated non-owned automobile insurance wording format.</p>	<p>Neutral – There is no change in intent with the restructuring</p>
<p>Limited Pollution Liability Coverage (Form 8098)</p>	<p>This endorsement is now automatically applied to provide coverage for sudden and accidental pollution liability losses.</p> <p>Sudden and accidental pollution liability losses were not excluded in the old wording; however, a narrative was applied to limit coverage of losses to \$1,000,000.</p>	<p>Neutral – the same limit of \$1,000,000 is automatically included. However, increased limits can now be purchased for additional premium..</p>
<p>Prestige Watercraft Liability Amendment (Form 8099)</p>	<p>Now added by endorsement.</p>	<p>Neutral</p>

OPTIONAL COVERAGE ENDORSEMENTS

The following Endorsements are optional coverages which are added to the FGL coverage for additional premium if you previously had the equivalent coverage on your policy.

Old wording booklet	New Form	Change	Impact to coverage
<p>All – Terrain Vehicle Liability including All-Terrain Vehicle – Farm Utility</p>	<p>All Terrain Vehicle – Personal Use Coverage (Form 8105)</p>	<p>This endorsement extends coverage for owned recreational vehicles used off-premises for personal use.</p>	<p>Increase – the new endorsement provides better coverage for liability claims arising from</p>

		Passenger Hazard and Underage Operator coverage are automatically included for all units covered under this endorsement.	bodily injury or from underage operators.
Jet Propulsion Personal Watercraft Liability	Jet Propulsion Personal Watercraft Liability Coverage (Form 8096)	Under the new FGL wording, the Passenger Hazard option applies to all units. If you previously had the Passenger Hazard option on one or more units, it has now been extended to all your units.	Increase – the Passenger Hazard option applies to all covered jet propulsion personal watercraft.
Prairie and Forest Fire Fighting Expense Coverage	Prairie and/or Forest Fire Fighting Expense Coverage (Form 8100)	No material change.	Neutral
	Watercraft Liability Coverage (Form 8103)	Now added by endorsement. Under the new FGL, this coverage now carries its own limit to a maximum of \$5 million.	Neutral
Voluntary Compensation – Cover Code O	Voluntary Compensation Coverage (Form 8102)	There have been some increased adjustments to the schedule of injury benefits. Cost towards medical expenses incurred during the 26 weeks following the accident, has increased from \$500 to a maximum of \$1,000.	Increase

		There is a new limit of \$5,000 introduced for the cost of supplying or renewing artificial limbs or braces, made necessary by the accident.	
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