

DISCLOSURE NOTICE

FARMOWNERS POLICY RENEWAL

Why you are receiving this notice:

Your Farmowners policy with Mutual of Wausau will be renewing in approximately 60 days. There are several changes in coverage that may apply to your policy. Please review your renewal policy carefully and contact us, or your agent, if you have any questions or if you want to purchase additional coverage.

Deductible

Deductibles help keep your premiums low and affordable. For example, a \$250 deductible on a policy costs more than a higher deductible. Our minimum deductible available is now \$500, so **if** you had a lower deductible it will be amended to \$500. This change in deductible does not apply to Inland Marine coverage or any deductible that is built into Policy Forms.

Amendment of Policy Terms (FO 5310 12 17)

This form has been added and it amends several coverages and exclusions that are already on your policy. Additional definitions and exclusions have been added to the Earth Movement, Collapse, Collapse or Impairment, and Watercraft terms under the policy. In addition, the exclusion pertaining to bodily injury or property damage due to intentional and malicious acts is expanded to include criminal acts.

Amendatory Endorsement Wisconsin (FO 5710 12 17)

Wording has been added which states that we do not have to provide a defense after the limit of the policy has been paid or tendered for settlement.

Raw Milk Exclusion (GL 5000)

The Raw Milk Exclusion is further defined under the policy to now include raw or unpasteurized milk products.

Asbestos Exclusion (GL 4100)

An exclusion for asbestos has been added to your policy.

Thank you for choosing Mutual of Wausau for your insurance needs.