

DISCLOSURE NOTICE

HOMEOWNER POLICY RENEWAL

Why you are receiving this notice:

Your Homeowners 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.

Amendatory Endorsement Wisconsin

Actual Cash Value is better defined, and now specifies that it includes labor and materials.

Amendment of Policy Terms

An Amendment of Policy Terms form has been added to your policy. The form clarifies language and preserves the intent of your previous policy. Depending upon the interpretation of your previous policy, some or all of these clarifications may result in a reduction or elimination of coverage.

Under the Incidental Property Coverage for Collapse, breakage of glass or safety glazing material that is part of a building is added as a cause for which coverage is provided.

In addition, this incidental coverage no longer identifies the perils insured against as covered causes of loss. Collapse caused by a peril insured against is covered subject to the terms that apply to the peril that causes the loss rather than the terms that apply to this incidental coverage.

Finally, the terms of this incidental coverage are clarified to specify that coverage is provided for the *abrupt* collapse of a building or a part of a building and that, in order to trigger coverage, collapse caused by insect, rodent, or vermin damage or decay must consist of damage to or decay of a building or a part of a building.

The Incidental Property Coverage for Debris Removal is clarified to specify that coverage is provided for the reasonable cost to remove the debris of covered property when loss to such property is covered under the Incidental Property Coverage for Collapse.

The Earth Movement exclusion under Exclusions That Apply To Property Coverages is restated to clarify that the exclusion applies whether the earth movement results from a natural cause, a manmade cause, or a combination thereof.

For further clarification, the provision specifying what earth movement means now identifies various additional phenomena that constitute earth movement (such as soil liquefaction, the compaction of earth, and movement caused by water below the earth's surface).

Finally, a statement is added to clarify that with respect to earth movement that results from a manmade cause, or a combination of natural and manmade causes, the exclusion applies whether or not certain circumstances (such as a person's or organization's error or omission) are a factor.

Under principal Liability Coverages it is revised to specify that we do not have to provide a defense after we've paid our limit as a result of judgement or such limit of the company's liability has been tendered for settlement.

The coverage grant for Coverage L -- Personal Liability is revised to state that the company will pay, up to the limit that applies, those sums (rather than 'all sums') for which an insured is liable because of bodily injury or property damage caused by an occurrence to which Coverage L applies.

The Incidental Liability Coverage for Claims and Defense Cost is revised to specify that, with respect to costs taxed to an insured in a suit that the company defends, the company will pay for *court* costs and that coverage is not provided for attorney fees or attorney expenses taxed to an insured.

Under Exclusions That Apply To Coverage L And Coverage M, the exclusion that pertains to bodily injury or property damage that is expected by, directed by, or intended by an insured, the result of a criminal act of an insured, or the result of an intentional and malicious act by or at the direction of an insured is restated to clarify that liability coverage is not provided for any insured for such bodily injury or property damage, regardless of the theory of relief pursued.

To reinforce the exclusion that pertains to bodily injury or property damage that is expected by, directed by, or intended by an insured, the result of a criminal act of an insured, or the result of an intentional and malicious act by or at the direction of an insured, an exclusion is added under Exclusions That Apply To Coverage L And Coverage M to specifically state that liability coverage is not provided for any insured for bodily injury or property damage that arises out of electronic aggression, including but not limited to harassment or bullying committed by means of an electronic forum (such as a blog, chat room, social networking site) or by any other electronic means (such as email, instant messaging, or text messaging).

Asbestos Exclusion

An exclusion for asbestos has been added to your policy.

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