

We have a mutual interest - **you**.

Bulletin 15-02

**TO:** All Mutual of Wausau Agents  
**FROM:** Ron Staples, Vice President – Underwriting  
**DATE:** August 19, 2015  
**RE:** Farmowner and Homeowner Coverage and Form Changes

1. **Farmowners Additional Coverage Package (FACP):**
  - a. The limit for barn glass and Emergency Produce Removal are doubled. The barn glass limit is now \$1,000 and Emergency Produce Removal is \$4,000.
2. **Weight of Ice, Snow or Sleet in the FACP:**
  - a. In the past, when the FACP was purchased, form FO-323 was added which provided Weight of Ice, Snow or Sleet coverage to all farm structures. The FO-323 form will be replaced with form MW-323 PAC50, which gives the same coverage, but has a built-in limit of \$50,000 per occurrence (blanket limit applies to total amount of damage to all buildings).
  - b. Some policies were already converted to form MW-323 PAC which gave a limit of \$20,000. Those policies will be upgraded at the policy renewal to the MW-323 PAC100 which gives a \$100,000 limit with no change in the rate.
  - c. We will be sending the new MW-323 PAC50 or MW-323 PAC100 form and the proper disclosure notice to those insureds that have the FACP coverages 60-days prior to their renewal.
  - d. Agents should review those risks subject to the new limits to determine if additional coverage is necessary. Both the \$50,000 and \$100,000 limits will be available for purchase as part of the FACP, subject to underwriting.
3. **Weight of Ice, Snow or Sleet:**
  - a. Previously, when Weight of Ice, Snow or Sleet was purchased on a per building basis, FO-323 was used. Now, when specific coverage is requested, MW-323 Ed. 2.0 will be used which provides coverage for the structures for which it is purchased.
  - b. Form MW-323 F&G will be included on all farm policies providing Weight of Ice, Snow or Sleet coverage on all farm personal property, no matter where it is located.
4. **Limited Farm Pollution (Form ML-FP):**
  - a. Coverage is included for \$50,000 on all farm policies. Additional limits of \$100,000, \$150,000 and \$200,000 are now available for an additional premium.

**5. Amendatory Endorsement – Farmowners Form and Coverage Changes:**

- a. Form FO 5710 03 12 is being changed to Form FO 5710 01 15, which amends the following coverages:
  - i. Liability coverage is added for farm tractors that are used in parades or displays
  - ii. The definition of pollution is expanded to include manure
  - iii. Added an exclusion for bullying via a social website or other electronic means
  - iv. A raw milk exclusion has been added
  - v. The definition of vermin is expanded
  - vi. References to the cost to repair, replace, or actual cash value are changed to refer to the actual cash value of the lost or damaged part of the property at the time of loss

**6. Homeowners Additional Form and Limitation:**

- a. Form MW-120 is added which lists the following limitations of coverage:
  - i. Motorized vehicle used to service the premises is limited to \$10,000 unless a higher limit is purchased. An example would be a lawn tractor
  - ii. Campers and dismounted truck toppers are limited to \$1,500

The above changes are effective on October 15, 2015 for new business and renewals in order to provide the required notification and mailing time for the attached disclosure notices.

Due to the timing requirement for disclosure notices, we've changed our advance notice procedure for renewals. Previously, we mailed renewal declarations and billings 30 days in advance. Renewal declarations will now be mailed 65 days in advance, and the billings 30 days in advance. Because of this change, you will receive 30 days' worth of declarations and billings in a one-time email update from BriteCore later today. After this one-time email update, declarations and billings will be sent on a daily basis the same as they were in the past.

If you need further assistance, please do not hesitate to contact me or your underwriter.

Thank you for your continued business with Mutual of Wausau.