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

Bulletin 25-04

TO: All Mutual of Wausau Agents
FROM: Michael Moore, VP-Underwriting
DATE: June 6, 2025
RE: Form updates

We continue to see an increase in claims involving damage to unused property stored in outbuildings, often to supplement claims payments or compensate for insufficient coverage on a damaged building. If higher coverage limits are needed, they can be purchased by the insured.

In addition, we've noticed ongoing claims for farm buildings that are not being replaced by the insured. As a result, a restriction for personal property kept in buildings other than the dwelling for the Farm, Homeowner, Dwelling, and Mobile Homeowner programs. We are also introducing a 60% rebuilding clause endorsement for farm structures under the Farm program.

The list of forms being added are as follows:

- **HO 5095 02 23** – Limitation on Household Personal Property in Related Private Structures
- **FL 5095 02 23** – Limitation on Household Personal Property in Structures Other Than Residences
- **FO 5095 02 23** – Limitation on Household Personal Property in Related Private Structures and Farm Barns, Buildings, and Structures
- **FO 5016 12 10** – Rebuilding Clause

These forms will be **effective on July 21, 2025**, for both new and renewal policies. Copies are attached for your reference and will also be available in the **Policy Forms** tab in the **Agent Center** at mutualofwausau.com.

Thank you for your continued business!

Attachments – Forms