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

Bulletin 25-09

TO: All Mutual of Wausau Agents
FROM: Michael Moore, VP-Underwriting
DATE: November 3, 2025
RE: Policy forms

We recently announced a merger with Homestead Mutual. As we are preparing to move their policies onto our BriteCore system, it came to our attention that Homestead Mutual was utilizing a form to provide coverage for damage to farm buildings caused by agricultural equipment. We discussed what to do with this form and it was decided that we would file it with OCI for Mutual of Wausau and add it to all farm policies at no additional cost. The form being added is as follows:

MW-04 10 25 – Agricultural Machinery and Equipment Damage to Farm Barns, Buildings, and Structures

In addition, a mandatory exclusion form addressing the increasing exposure for PFAS chemicals is being added to all Homeowner, Mobile Homeowner, Farmowner, Dwelling, BOP, Artisan and Commercial policies. The form being added is as follows:

CL 0356 03 25 – Forever Chemicals and Microplastics Exclusion

These forms will be added and **effective on January 1, 2026**, for new and renewal policies. Attached are copies of all the forms mentioned above and they will be added to the policy forms tab in the agent center of the mutualofwausau.com website.

Thank you for your continued business!

Attachments – Forms

FOREVER CHEMICALS AND MICROPLASTICS EXCLUSION

1. The following definitions are added.
 - a. Forever Chemicals
 - 1) "Forever chemicals" means:
 - a) synthetic chemicals with over 12,000 man-made chemical compounds;
 - b) synthetic chemicals that contain one or multiple fully fluorinated methyl or methylene carbon atom without any hydrogen, chlorine, bromine or iodine atoms attached to it; or
 - c) perfluoroalkyl or polyfluoroalkyl substances.
 - 2) For purposes of this exclusion, perfluoroalkyl or polyfluoroalkyl (PFAS) substances means polymer, oligomer, monomer or non-polymer chemicals and their homologues, isomers, telomers, salts, derivatives, precursor chemicals, degradation products or by-products.
 - 3) For purposes of this exclusion, perfluoroalkyl or polyfluoroalkyl substances includes but is not limited to:
 - a) PFOA also known as Perfluorooctanoic Acid;
 - b) PFOS also known as Perfluorooctanesulfonic Acid;
 - c) PFNA also known as Perfluorononanoic Acid;
 - d) PFHxS also known as Perfluorohexanesulfonic Acid;
 - e) PFHxA also known as Perfluorohexanoic Acid;
 - f) PFDA also known as Perfluorodecanoic Acid; or
 - g) PFBS also known as Perfluorobutanesulfonic Acid.
 - 4) For purposes of this exclusion, "forever chemicals" includes any item or product, along with its packaging, materials, components, or equipment provided that contains or includes any chemical or substance listed above.
 - b. Forever Chemical Exposure
 - 1) "Forever chemical exposure" means loss or damage arising directly or indirectly out of the actual, alleged, suspected, or threatened ingestion of, inhalation of, absorption of, or contact with "forever chemicals" resulting in long-term adverse health effects.
 - 2) "Forever chemical exposure" includes:
 - a) long-term exposure to "forever chemicals"; or
 - b) exposure to synthetic chemicals that do not naturally degrade in:
 - (1) water;
 - (2) air;
 - (3) soil; or
 - (4) consumer products.
 - c. "Microplastics" means plastic particles:
 - 1) typically less than 5 millimeters in size;
 - 2) originating from sources, including but not limited to the breakdown of larger plastic items, or synthetic fibers from clothing; and
 - 3) manufactured as small particles used in products such as cosmetics, cleaning agents, and paints.

d. Microplastics Exposure

- 1) "Microplastics exposure" means loss or damage arising directly or indirectly out of the actual, alleged, suspected, or threatened ingestion, inhalation, or absorption of "microplastics" resulting in long-term adverse health effects.
- 2) "Microplastics exposure" includes:
 - a) long-term exposure to "microplastics"; or
 - b) exposure to "microplastics" present in:
 - (1) water;
 - (2) air;
 - (3) food; or
 - (4) consumer products.

2. If this policy provides property coverage, the following exclusion is added with respect to such coverage:

a. **Forever Chemicals and Microplastics Property Exclusion**

- 1) "We" do not cover "forever chemicals" or "microplastics" in any form.
- 2) However, this exclusion does not apply to the extent coverage is provided for any loss, cost, or expense arising out of a claim or suit by or on behalf of any governmental authority for damages resulting from:
 - a) abatement of;
 - b) cleaning up;
 - c) containing;
 - d) detoxifying;
 - e) monitoring;
 - f) neutralizing;
 - g) removing;
 - h) treating;
 - i) testing for; or
 - j) in any way responding to or assessing the effects of;"forever chemicals" or "microplastics", whether the "loss" involves soil, water, air, or any other environmental or manmade source.

b. **Forever Chemicals Exposure**

- 1) "We" do not pay for loss arising out of "forever chemical exposure" by:
 - a) any person or entity insured under this policy;
 - b) anyone acting at the direction or on behalf of a person or entity insured under this policy; or
 - c) any occupant of a property insured under this policy.
- 2) This exclusion applies, but is not limited, to loss arising out of:
 - a) inhaling;
 - b) ingesting;
 - c) absorption of; or
 - d) contact with;

"forever chemicals" as a result of activity described in item 1) above.

- 3) This exclusion applies regardless of whether such exposure occurs at a specific location or involves the use, handling, disposal, or release of any product, material, or substances containing "forever chemicals".

c. **Microplastics Exposure**

- 1) "We" do not pay for loss arising out of "microplastics exposure" by:
 - a) any person or entity insured under this policy;
 - b) anyone acting at the direction or on behalf of a person or entity insured under this policy; or
 - c) any occupant of a property insured under this policy.
- 2) This exclusion also applies to loss that arises out of:
 - a) inhalation;
 - b) ingestion; or
 - c) absorption;

of "microplastics" as a result of activity described in item 1) above.

3. If this policy provides liability coverage, the following exclusion is added with respect to such coverage:

Forever Chemicals and Microplastics – Liability Exclusion

- a. "We" do not provide liability coverage for any person or entity insured under this policy for any loss, cost, or expense arising directly or indirectly out of exposure to "forever chemicals" or "microplastics".

- b. For purposes of this exclusion, exposure to "forever chemicals" or "microplastics" includes, but is not limited to, any actual, alleged, or threatened:

- 1) contamination;
- 2) disease, illness, or physical distress; or
- 3) fines, penalties, equitable relief, or environmental remediation.

- c. For purposes of this exclusion, any request, demand, order, or any law or regulation requiring that any "insured" or other person or entity:

- 1) abate;
- 2) clean up;
- 3) contain;
- 4) detoxify;
- 5) monitor;
- 6) neutralize;
- 7) remove;
- 8) treat;
- 9) test for; or
- 10) in any other way respond to or assess the effects of;

"forever chemicals" or "microplastics".

- d. This exclusion applies regardless of whether the alleged exposure is intentional, accidental, or a result of negligence.

4. The "terms" of this endorsement apply even if "forever chemicals" or "microplastics" are legal under the laws of the state, territory, or district in which:

- a. this policy was issued; or
- b. the loss occurs.

5. To the extent that the "terms" of this endorsement conflict with any other "terms" of this policy, this endorsement will control.

6. This endorsement:

- a. clarifies the intent of coverage under this policy; and
- b. will not be construed to modify, narrow, or negate any exclusion in this policy.

7. This endorsement applies to any claims, suits, or legal action.

CL 0356 03 25

Agricultural Machinery and Equipment Damage to Farm Barns, Buildings, and Structures

All other provisions of your policy also apply to this endorsement.

YOUR POLICY IS EXTENDED TO COVER THE FOLLOWING:

Damage to Farm Barns, Buildings and Structures is extended as follows: We will pay you for damage to farm barns, buildings, and structures from physical contact of mobile agricultural machinery and equipment. The machinery or equipment must be operated by an insured or farm employee.

The most we will pay for loss under this endorsement is the limit for Farm Barns, Buildings and Structures shown on the declarations page.

Your Farm Barns, Buildings, and Structures deductible applies to this endorsement.