

Bulletin 17-04

TO: All Mutual of Wausau Agents
FROM: Ron Staples, Vice President – Underwriting
DATE: 3/29/2017
RE: Limitations on Appearance Loss to Structures Caused by Hail (FO-APL) Form and Coverage Enhancements

On October 21, 2016 we notified you that form FO-APL Ed. 1.0 (Limitations on Appearance Loss to Structures Caused by Hail) was being added to all farm renewals beginning December 24, 2016. A disclosure notice explaining the change was also being mailed. However, due to a system error only a few days' worth of notices were sent and the process was stopped. Effective with May 17, 2017 farm renewals the form and disclosure notice will once again be added and mailed with the updated renewal declarations. I have attached the FO-APL form, the disclosure notice, and the original bulletin for your reference.

In addition to the above, we have made a few enhancements to our programs:

- Specified Additional Amount of Insurance – Coverage A (Extended Replacement Cost) Form HO 4844 is now available in the Homeowners Standard-Special Program; previously only available in the Preferred Program.
- Replacement Cost – Personal Property will now default to “yes” for all Preferred and Standard Homeowner Programs with Broad or Special Form. This means you no longer have to choose replacement cost on contents as an optional coverage. No change in the rate was made.
- Personal Property Coverage (contents) increased or decreased limits no longer needs to be entered separately. The Coverage C limit will now calculate the premiums for an increase or decrease in coverage and show the limit on the declarations.

If I can be of any further assistance to you, please do not hesitate to contact me.

Thank you.