This endorsement changes the policy -- PLEASE READ THIS CAREFULLY --

ROOF EXCLUSION FARMERS MUTUAL OF TENNESSEE

In consideration of the premium charged, it is understood and agreed that due to the condition of the roof of the dwelling insured by this policy, the Company will not provide coverage related to claims regarding the roof, or any ensuing damage to the dwelling, until the roof is replaced and documentation of replacement is provided to the Company.

This endorsement shall remain in effect for the term of this policy and all subsequent renewals and/or reinstatements until withdrawn in writing by the Company.

FMT 530 08 17