

### MUTUAL POLICY PROVISIONS

By accepting this policy and paying the premium, the Named Insured becomes a Member of the Company. Members are entitled to vote at all meetings of the company. The Name Insured shall cease to be a Member of the Company at the time the policy is cancelled or otherwise terminated.

### NOTICE OF ANNUAL POLICYHOLDERS MEETING

The annual meeting is held at 10:00 AM on the second Saturday of March each year. The meetings are held at the principal offices of the Company, or such locations as are designated in accordance with the Company Bylaws. The annual meetings are held for the purpose of electing directors and transacting such other business as may properly come before a meeting of the Members.

### PRIVACY POLICY

Your privacy is important to us, and we are committed to protecting it. We respect your right to keep personal information private, and to avoid unwarranted solicitations. We have developed the following privacy policy to let you know how we handle your personal information in compliance with state and federal laws.

- A. We collect non-public personal information about you from the following sources:
  - 1) Information we receive from you on applications and other forms.
  - 2) Information about your transactions with us, our affiliates, or others.
  - 3) Information we receive from consumer and credit reporting agencies
- B. We do not disclose any non-public personal information to anyone except as permitted by law.
- C. We do not sell your personal information to third parties.
- D. We may disclose the following kinds of non-public personal information about you:
  - 1) Information we receive from you on applications or other forms. This includes such things as your name, address, telephone number, social security number, date of birth, place of employment, and driver's license number.
  - 2) Information about your transactions with us and our affiliates, such as policy and account numbers, policy coverage, premium, and payment history.
  - 3) Information we receive from consumer reporting agencies such as your credit worthiness and credit history.
- E. We restrict access to non-public personal information about you as described above to those employees, independent contracting agents, and other affiliated entities or individuals who need to know that information in order to provide products or services to you. Their right to further disclose or use that information is limited by our employee conduct rules, applicable law, and non-disclosure agreements where appropriate. We maintain safeguards that comply with federal and state law to protect your non-public personal information.

If you have any questions about our privacy policy or about the use of your personal information, please contact us.

### SPECIAL COVERAGE REDUCTION IN THE EVENT OF VACANCY OR UNOCCUPANCY

It is agreed that should any building or building contents covered by this policy sustain a loss following thirty (30) or more consecutive days of vacancy or unoccupancy immediately preceding the loss, the amount of coverage applicable to such loss shall be one half (1/2) the amount shown in the declarations section of the policy otherwise applicable. The reduction of coverage applies whether or not such period of vacancy or unoccupancy commenced prior to the inception date of this policy.

**Vacancy** means containing no contents pertaining to operations or activities customary to occupancy of the building.

**Unoccupancy** means containing contents pertaining to the occupancy of the building while operations or other customary activities are suspended.

In consideration of the additional risk assumed by the company when buildings are vacant or unoccupied, it is agreed that no adjustment in policy premium will be made for this endorsement.

### VANDALISM

Expanded Coverage and Special Terms

1. **We** pay for vandalism to property covered under Coverage A Residence, Coverage B Related Private Structures and Coverage C Personal Property, including vandalism losses which would otherwise be excluded because they occurred while the residence was in the care, custody, or control of a tenant. The cost of painting or repairing the interior of a residence or private structure is excluded from coverage.
2. Under **How Much We Pay for Loss or Claim**, the following changes apply:
  - a) The deductible provision is replaced by the following with respect to vandalism losses:  
Deductible: **We** pay only that part of the loss in each occurrence which is more than \$1000.
  - b) The following coverage limit applies to vandalism losses:  
Maximum Payment: **We** pay a maximum of \$3000 for all vandalism losses which occur during the policy period.

### INSURED PREMISES LIMITATION

It is agreed that this endorsement permits the writing of dwelling and liability coverages on risks that are located on parcels of land greater than one acre in size, and those which have buildings which were designed for farm use, or which are used for farming, subject to the following conditions:

- A. That property coverages provided for the Residence (Coverage A) and for Related Private Structures (Coverage B) are limited to the described dwelling and to private structures incidental to the ownership, maintenance or use of that dwelling located within 200 feet thereof. No coverage is provided for business personal property or for farm personal property except as noted in the General Policy Provisions. Structures designed or used for farming or business are specifically excluded from coverage. Trees, plants, shrubs, lawns, and outdoor antennas located over 200 feet from the residence are also excluded from coverage.
- B. If Liability and Medical Payments coverages are provided by the policy (see Declarations), coverage is limited to non-business and non-farming pursuits. Losses occurring more than 200 feet from an insured residence on land owned, rented, or used by an insured are excluded from coverage.

It is agreed that no adjustment in policy premium will be made for this endorsement.

**CERTIFIED TERRORISM LOSS****This endorsement applies to dwellings and mobile homes rented or regularly held for rental only****SCHEDULE**

Certified Terrorism Loss Premium: \$ 0.00

1. With respect to all coverage parts attached to this policy, the reference to words that have special meaning is deleted and replaced by the following:  
Refer to Definitions for words and phrases that have special meaning. These words and phrases are shown in quotation marks or bold type.
2. With respect to any coverage part attached to this policy that does not define the "term" "declarations", the following definition is added:  
"Declarations" means all pages labeled Declarations, Supplemental Declarations, or Schedules which pertain to this coverage part.
3. The following definitions are added with respect to all coverage parts attached to this policy.
  - a. "Certified act of terrorism" means an act that is certified by the Secretary of the Treasury, in consultation with the Secretary of Homeland Security, and the Attorney General of the United States:
    - 1) to be an act of terrorism;
    - 2) to be a violent act or an act that is dangerous to human life, property, or infrastructure;
    - 3) to have resulted in damage:
      - a) within the United States; or
      - b) to an air carrier (as defined in section 40102 of title 49, United States Code); to a United States flag vessel (or a vessel based principally in the United States, on which United States income tax is paid and whose insurance coverage is subject to regulation in the United States), regardless of where the loss occurs; or at the premises of any United States mission;
    - 4) to have been committed by an individual or individuals, as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion; and
    - 5) to have resulted in insured losses in excess of five million dollars in the aggregate, attributable to all types of insurance subject to the Terrorism Risk Insurance Act, as amended.
  - b. "Certified terrorism loss" means loss that results from a "certified act of terrorism".
4. The following provisions are added with respect to all coverages provided by this policy.
  - a. The portion of "your" premium that is attributed to coverage for "certified terrorism loss" is shown in the Schedule above.
  - b. Coverage for "certified terrorism loss", to the extent that such coverage is provided by this policy, will be partially reimbursed by the United States Government, Department of Treasury, under a federal program. Under that program, the United States pays up to 85% of insured losses for "certified terrorism loss" that exceeds the statutorily established deductible that "we" retain. However, if aggregate insured losses attributable to terrorist acts certified under the Terrorism Risk Insurance Act, as amended, exceeded one hundred billion dollars in a Program Year (January 1 through December 31), the Treasury will not make any payments for any portion of the amount of such losses that exceeds one hundred billion dollars.
  - c. If the Secretary of the Treasury determines that the aggregate amount of "certified terrorism loss" has exceeded one hundred billion dollars in a calendar year (January 1 through December 31), and "we" have met "our" insurer deductible under the Terrorism Risk Insurance Act, as amended, "we" will not pay for any portion of "certified terrorism loss" that exceeds one hundred billion dollars. If the "certified terrorism loss" exceeds one hundred billion dollars in a calendar year (January 1 through December 31), losses up to one hundred billion dollars are subject to pro rata allocation in accordance with procedures established by the Secretary of the Treasury under the Terrorism Risk Insurance Act, as amended.
  - d. The "terms" of this endorsement do not provide coverage for any loss that would otherwise be excluded by this policy under:
    - 1) exclusions that address war, military action, or nuclear hazard; or
    - 2) any other exclusion.
  - e. The absence of any other terrorism endorsement does not imply coverage for any loss that would otherwise be excluded by this policy under:
    - 1) exclusions that address war, military action, or nuclear hazard; or
    - 2) any other exclusion.

All other "terms" of the policy apply.

**POLICY NOT ASSESSABLE**

This is a non-assessable policy.