

MUTUAL POLICY PROVISIONS

By accepting this policy and paying the premium, the Named Insured (Policyholder) becomes a member of the Company. Members are entitled to vote at all meetings of the membership. The Named Insured shall cease to be a member of the Company at the time the policy is canceled or otherwise terminated.

NOTICE OF ANNUAL POLICYHOLDERS MEETING

The Annual Policyholders Meeting will be at 12:00 p.m. (Noon) Eastern Time on the second Thursday of June each year. The meeting will be at the Company's principal offices, or such location as designated in accordance with the Company Bylaws. The purpose of the meeting is to review the Company's Annual Financial Statement, elect members to serve on the board of directors, approve any mergers that may be authorized by the Tennessee Department of Commerce and Insurance, and transact any other business which may lawfully come before the Annual Meeting.

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 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 private 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.

MOLD OR FUNGUS

Incidental Property Coverages

The following additional coverage is added:

15. Mold or Fungus – We will pay up to:

- a. A total of \$2500 for direct physical loss to property covered under Coverage A – Dwelling, Coverage B – Related Private Structures on Premises, and Coverage C – Personal Property caused by or consisting of mold or fungus if the mold or fungus is the direct result of a peril insured against as defined in the Perils Section of your policy.

This coverage does not apply if the loss results from your failure to reasonably maintain or protect the property following a covered loss and;

- b. A total of \$1500 for Coverage D – Additional Living Expenses and Loss of Rent Coverage if the insured premises or a portion of the insured living premises is made unfit for occupancy due to a loss caused by or consisting of mold or fungus which is a direct result of a peril insured against as defined in the Perils Section of your policy.

The coverages provided above are only coverages under Coverage A - Dwelling, Coverage B – Related Private Structures on Premises, Coverage C – Personal Property Coverage and Coverage D – Additional Living Expenses and Loss of Rent Coverage for damage caused by or consisting of mold or fungus caused directly or indirectly regardless of any other cause or event contributing concurrently or in any sequence. These incidental coverages do not provide additional insurance and do not increase the limit of liability stated for the Principal Coverages. The coverages above are subject to all of the terms of the applicable Principal Coverages A, B, C or D.

Exclusions That Apply to Property Coverages

The following exclusion is added:

- K. **Microbial Organisms** – including but not limited to mold, mold spores, fungus, bacterium, parasitic microorganisms and wet or dry rot other than as provided in Incidental Coverages – Mold or Fungus.

Liability Coverage Section

The following is added to the Liability Section:

Exclusions that Apply to Coverages L and M:

2. Arising out of exposure to microbial organisms, including but not limited to mold, mold spores, fungus, bacterium, parasitic microorganisms, and wet or dry rot.

INSURED PREMISES LIMITATION

It is agreed that this endorsement permits the writing of Homeowners coverage on risks that are located on parcels of land greater than one acre in size, and those which have buildings which are 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. The liability and medical payments coverages provided by this policy are limited to non-business and non-farming pursuits. Occurrences more than 200 feet from the insured dwelling 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.

POLICY NOT ASSESSABLE

This is a non-assessable policy.