

FARMERS MUTUAL INSURANCE ASSOCIATION

IMPORTANT NOTICE

This notice contains a brief synopsis of the significant broadenings, restrictions and clarifications of coverage that were made to your policy and endorsements. It does not reference editorial changes that were made for clarity and readability if there was no change in coverage intent.

You should read your policy and its endorsements carefully. If there is any conflict between the policy terms and this notice, **THE PROVISIONS OF THE POLICY SHALL PREVAIL.**

Payment of your premium means acceptance of the new terms of the policy.

PLEASE READ YOUR POLICY CAREFULLY

To Policyholders:

This renewal of your policy includes MS-2 Amendatory (**FMIA 2 01-21**) which includes the following. Please refer to the endorsement included with the attached renewal for complete information.

- New definition for vermin. Vermin means an animal of a type that is prone to enter or burrow into or under a structure to seek food and shelter, including their waste and odors.
- Limit of \$250 for virtual currency.
- Increased Fire Department Mutual Aid Charge limit to \$1,000.
- Clarifies in determining actual cash value, we will consider replacement cost at the time of the loss less depreciation; the market value of the property; and any other relevant information helpful in determining the actual cash value.

If you have any questions, please contact your agent as we want you to be completely satisfied with your insurance protection and service.