

## FARMERS MUTUAL INSURANCE ASSOCIATION

PLEASE READ THIS ENDORSEMENT CAREFULLY, AS IT MODIFIES THE POLICY.

### ASBESTOS LIMITATION ENDORSEMENT

The limit of liability shown on the schedule below applies to the total of all loss or costs payable under this endorsement, regardless of the number of occurrences, the number of claims made, or the number of locations insured under this policy.

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|----------------------------------------------------------------|--------------------------------------------|
| Property Protection Limit of Liability for "Asbestos" Coverage | Policy Year Aggregate Limit:<br>\$5,000.00 |
|----------------------------------------------------------------|--------------------------------------------|

### DEFINITIONS USED THROUGHOUT THIS POLICY

The following definition is added:

**"Asbestos":**

"Asbestos" means a chemical, matter, compound or building material containing asbestos, including but not limited to: insulation, flooring, wall panels, siding, roofing panels, shingles, drywall, and coatings.

### PROPERTY PROTECTION

**1. "Asbestos" Coverage**

This policy is extended to provide the following coverage. This coverage is subject to all the terms of the policy, except as amended by this endorsement.

**"Asbestos" Property Coverage**

Subject to the "Asbestos Coverage Limit, "we" pay for direct physical loss to covered property for which a description and amount of coverage is shown in the Declarations caused by or consisting of asbestos; including but not limited to insulation, flooring, wall panels, siding, roofing panels, shingles, drywall, and coatings, or fragments, toxins, or dust released by a product containing asbestos:

- a. Is the direct result of accidental direct physical loss caused by a covered cause of loss; and
- b. All reasonable means were used to save and preserve the property at and after the time of loss.

Such direct physical loss includes:

- a. Direct physical loss to a chemical, matter, compound or building material containing asbestos.
- b. The reasonable cost or expense to:
  - 1) Clean up, remove, remediate, contain, detoxify, neutralize, treat, monitor or analyze the effects of the asbestos; and
  - 2) Remove and replace those parts of covered property necessary to repair or replace the damage or to clean up, remove, remediate, contain, detoxify, neutralize, treat, monitor or analyze the effects of the asbestos.
  - 3) The cost of testing of air or property to confirm the presence or level of "asbestos" whether performed prior to, during or after removal, repair, restoration or replacement. The cost of testing will be provided only to the extent that there is a reason to believe that there is a presence of "asbestos."

This sublimit is within, but does not increase, the limits shown for the property covered. It applies separately to each annual policy period.

2. The following exclusion is added:

“We” do not pay for loss that results from or consists of:

- a. A chemical, matter, compound or building material containing asbestos, including but not limited to: insulation, flooring, wall panels, siding, roofing panels, shingles, drywall, and coatings.
- b. Dust, particles, fragments, or toxins produced or released by asbestos.

Except as provided under the “Asbestos Property Coverage.”

All other terms and conditions of this policy apply.