

FARMERS MUTUAL INSURANCE ASSOCIATION

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

ADDITIONAL DEBRIS REMOVAL COVERAGE

With respect only to coverage provided by this endorsement, **your** policy is amended as indicated.

Additional Property Coverages.

5. **Debris Removal** is replaced with the following:

We will pay **your** reasonable expense for the removal of debris of covered property that has sustained a loss caused by a peril this policy insures against.

The total amount payable by **us** for both direct physical loss to property and debris removal may not exceed the limit of insurance shown in the Declarations for the damaged or destroyed property. However, if the amount to be paid for the actual damage to the property plus the debris removal expense is more than the limit of insurance for the damaged property, **we** will pay an extra:

1. 5% of the applicable limit listed on **your** Declarations for that item; or
2. \$15,000

whichever is less, to cover the cost of debris removal.

The maximum amount **we** will pay for debris removal for any one loss is \$15,000.

We will pay up to \$500 for the reasonable expenses **you** incur in the removal of debris of trees at the **insured premises** for direct loss caused by windstorm, hail, or weight of ice, snow, or sleet. The tree must have caused damage to covered property described in **your** Declarations.

This coverage is additional insurance.

This coverage does not include costs to extract **pollutants** from land or water or to remove, restore or replace polluted land or water.

All other terms and conditions of this policy apply.