FARMERS MUTUAL INSURANCE ASSOCIATION

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

RESTRICTIVE ROOFING LIMITATIONS

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

In exchange for a 20% premium discount, the total coverage on all roofs covered on this policy will be subject to the coverage limitation below.

“We” will pay up to a maximum of $5,000 for loss to “roof surfacing” caused by windstorm or hail above the windstorm or hail deductible (form FMIA 484).

“We” will not pay for loss to the interior of the building or property contained in a building caused by rain, snow, sleet, sand, or dust unless the direct force of wind or hail damages the building causing an opening in a roof or wall and the rain, snow, sleet, sand, or dust enters through this opening.

For the purpose of this endorsement, “roof surfacing” means fiberglass shingles, asphalt shingles, wood shingles, wood shakes, tiles, cladding, tar and pitch, rubberoid, metal, or synthetic sheeting or similar materials used in securing the roof surface and all materials applied to or under the roof surface for moisture protection, as well as roof flashing.

This form must be signed by the “insured” in order for the limitation and premium discount to apply.

All other terms and conditions of this policy apply.

Policy Number	Insured’s Name (Please Print)
Date	Insured’s Signature

If this copy of the endorsement does not contain the “insured’s” signature, the original signed by the “insured”, is on file with “us”.