
AMENDATORY ENDORSEMENT BREMEN FARMERS MUTUAL INSURANCE COMPANY

This policy is amended to include the following "terms". All other "terms" of the policy apply, except as amended by this endorsement.

DEFINITIONS

1. Wherever it appears throughout this policy, reference to actual cash value means the following:

Actual cash value means the amount which it would cost to repair or replace, including labor, material, and taxes, covered property with material of like kind and quality, less allowance for deterioration, obsolescence, and depreciation.

This meaning supersedes any other meaning of actual cash value found in this policy.

2. The following definition is added:

"Roof surfacing" means:

- a. a building's or structure's roof cladding, including but not limited to panels, shakes, sheeting, shingles, and tiles, regardless of the material of which it is composed;
- b. materials applied to or under roof cladding to protect against moisture intrusion;
- c. materials used to secure:
 - 1) roof cladding; or
 - 2) materials applied to or under roof cladding to protect against moisture intrusion; and
- d. roof flashing.

PROPERTY COVERAGES

PERILS INSURED AGAINST

The following provisions amend form DP 0001:

1. The paragraph that precedes perils c. through h. and that is entitled Optional Perils -- Extended Coverage is deleted and replaced by the following:

Optional Perils -- Extended Coverage --
"We" also insure against direct physical loss to property covered under Coverage A, Coverage B, or Coverage C caused by the perils described in items c. through h. below, unless the loss is excluded under General Exclusions.

2. The paragraph that precedes peril i. and that is entitled Optional Peril -- Vandalism Or Malicious Mischief is deleted and replaced by the following:

Optional Peril -- Vandalism Or Malicious Mischief -- If an entry on the "declarations" shows that Vandalism Or Malicious Mischief applies, "we" also insure against direct physical loss to property covered under Coverage A, Coverage B, or Coverage C caused by the peril described in item i. below, unless the loss is excluded under General Exclusions.

HOW MUCH WE PAY FOR LOSS

The following provision is added:

Roof Surfacing Limitation -- The most "we" pay for loss to all "roof surfacing", other than composition or metal, caused by the peril of

Windstorm Or Hail is 30% of replacement cost of the damaged area. This maximum "limit" for "roof surfacing" includes all costs for "roof surfacing" material, labor, removal, repair, disposal, and replacement.

COMMERCIAL LIABILITY COVERAGE

When an entry on the "declarations" shows that the policy includes form GL 0605 Commercial Liability Coverage (Premises Only), the following provision is added under Exclusions That Apply To Bodily Injury, Property Damage, And/Or Personal Injury:

"We" do not pay for "bodily injury", "property damage", or "personal injury" that arises out of the transmission of a communicable disease by an "insured".