

ROOF SURFACING LOSS SETTLEMENT AMENDMENT 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.

HOW MUCH WE PAY FOR LOSS

Under Loss Settlement, item c.1) of the Replacement Cost Terms set forth in forms DP 0002 and DP 0003 is deleted and replaced by the following:

- 1) The Replacement Cost Terms apply only to buildings covered under Coverage A or Coverage B that have a permanent foundation and roof.

However, the Replacement Cost Terms do not apply to:

- a) outdoor antennas, appliances, awnings and canopies, carpets, tenant's improvements, or window air-conditioners, all whether or not attached to a building;
- b) "roof surfacing", but only with respect to loss caused by the peril of Windstorm or Hail; or
- c) mobile or manufactured homes, whether or not on a permanent foundation.