



**COUNTRY**<sup>®</sup>

**FINANCIAL**

PO Box 2100  
Bloomington, IL 61702-2100  
tel 1-866-COUNTRY  
(1-866-268-6879)  
www.countryfinancial.com

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Dear valued client,

We value the trust you have in COUNTRY Financial<sup>®</sup> for your insurance needs. In a few weeks, we will send your revised policy, with changes effective with your policy renewal.

We are enclosing information describing changes to your policy. These changes do not affect your premium except where noted. Your premium may have changed because of coverage changes you requested or periodic rate adjustments we make.

Please read your policy when it arrives for more specific and detailed information.

**Contact information**

Please contact your COUNTRY Financial<sup>®</sup> representative if you:

- have questions regarding the changes or
- would like an insurance and financial review.

Thank you for continuing to allow us to serve you. We are committed to helping you meet your financial security needs.

Sincerely,

COUNTRY Mutual Insurance Company<sup>®</sup>  
Bloomington, IL

**FINANCIAL****YOUR REVISED FARM UMBRELLA LIABILITY COVERAGES**

Following is a summary of major changes for your use in comparing the former version of your policy to the revised COUNTRY Mutual Insurance Company® Farm Umbrella Liability Insurance Policy.

Use this information to determine changes that are important to you, and then review your new declarations, Farm Umbrella insurance policy and state amendatory endorsement to understand your coverages. This summary describes what has changed from the former policy compared to the revised policy. It is not a summary of coverage provided in the Farm Umbrella insurance policy.

**Caution:** The following information is a summary only and does not determine coverage. It should not be construed to modify or replace any provision of your Farm Umbrella insurance policy. The coverage you have is determined by the information on your declarations page on the date of loss, together with your policy, including the endorsements to your policy in effect at that time. If there is a conflict between your policy and this information, the policy shall control.

**ILLINOIS AMENDATORY - COVERAGE RESTRICTIONS****DEFINITIONS**

- "Pollutants" now includes noise; mist; biological and other etiological agents or materials; teratogenic, carcinogenic and mutagenic materials; dust or radiation. This broader definition of "pollutants" restricts coverage under Exclusion H. under Section II - Exclusions.
- A definition of "noise" has been added. It means any wanted or unwanted, distracting, annoying, disturbing or physically harmful sound.

**SECTION II - EXCLUSIONS****Exclusion FF.**

This is a new exclusion. Coverage does not apply to bodily injury, personal injury or property damage arising out of noise, odor or dust. This exclusion also applies to any loss or expense from any governmental direction that an insured test for, monitor, clean up, remove, contain or neutralize noise, odor or dust.

**OTHER ENDORSEMENTS - COVERAGE RESTRICTIONS****AUTO LIABILITY FOLLOWING FORM, END. 684**

A new **Auto Liability Following Form** endorsement is being added to your policy effective at your next policy renewal. All of our Farm Umbrella customers are receiving this endorsement.

**What this change means to you**

For a specific vehicle to have auto liability coverage provided by your Farm Umbrella policy with us, that vehicle must:

- Have liability coverage on your primary auto insurance policy, and
- That policy number must be listed on your Farm Umbrella policy declarations page.

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As a reminder, the purpose of your Farm Umbrella policy is to provide liability coverage above what is already provided on your underlying insurance policies.

This is a new coverage restriction unless this endorsement was previously attached to your policy. If an Auto Liability Following Form endorsement was previously attached to your policy, it has been revised and includes the restrictions described above. The Auto Liability Following Form endorsement replaces any Motor Vehicle Exclusion endorsement that may have been attached to your policy.

#### **RECREATIONAL VEHICLE LIMITATION ENDORSEMENT, END. 269**

A new **Recreational Vehicle Limitation Endorsement** is being added to your policy effective at your next policy renewal. All of our Farm Umbrella customers are receiving this endorsement.

#### **What this change means to you**

Your policy no longer applies to liability arising out of the ownership, maintenance, operation or use, including loading or unloading, of any recreational vehicle you own unless:

- A policy listed in the Farm Umbrella declarations applies to the recreational vehicle as of the effective date of your policy; or
- Notice is given to us within 30 days of when you acquire a recreational vehicle and additional premium is charged.

Also, coverage provided by your Farm Umbrella will be no broader than the policies listed in the Farm Umbrella declarations.

Recreational vehicle means a snowmobile or any other land or amphibious vehicle designed for recreational use off public roads if it is not subject to motor vehicle registration.

This is a new coverage restriction unless a Recreational Vehicle Limitation Endorsement was previously attached to your policy.