

**ENDORSEMENT AMENDING GENERAL CONDITIONS**

**J6898**  
1st Edition

In the **FARMERS NEXT GENERATION® HOMEOWNERS POLICY** 1st Edition under **GENERAL CONDITIONS APPLYING TO THE ENTIRE POLICY** and in the **FARMERS NEXT GENERATION HOMEOWNERS POLICY** 2nd Edition under **GENERAL CONDITIONS - APPLYING TO THE ENTIRE POLICY**, it is agreed that the following are added:

**Additional Benefits and Services.**

We may work with independent merchants for enhanced value for replacement of your property. We may also work with independent merchants for other services, discounts or benefits. We may introduce you to these merchants and if you are interested in any of the services, discounts, or benefits that they may offer, you will have to deal directly with them. You do not have to use their services. You do not have to accept any discounts or benefits that they may offer to you. We do not make any representation regarding the suitability of any such services, discounts or benefits for your specific needs. We are not obligated to expand or continue to make available any such services, discounts or benefits.

**Policy Notices.**

Notwithstanding any policy provision which states where a policy notice will be addressed, we will address policy notices to you at your last mailing address known to us. We may mail or, unless prohibited by law, deliver such notices to you. If a mortgagee is named in this policy, any notices we give to the mortgagee may be mailed or delivered.

However, when mailed, we or vendors we retain may forward or address such notices to an updated address per any change of address presented to or filed with the United States Postal Service. In addition, we may update our policy records to reflect this updated address and/or address future policy notices to this address.

Except where prohibited by law, a policy notice under this Policy Notices condition will be deemed "mailed" or "delivered" if it is delivered by electronic transmittal or facsimile.

This endorsement is part of your policy. It supersedes and controls anything to the contrary. It is otherwise subject to all other terms of the policy.