

ENDORSEMENT AMENDING FARMERS NEXT GENERATION<sup>SM</sup>  
HOMEOWNERS POLICY - MISSOURI

MO 109  
1st Edition

This endorsement modifies your 1st Edition Farmers Next Generation Homeowners Policy, Missouri as follows:

SECTION I - EXTENSIONS OF COVERAGE, 9. **Identity fraud**, b.(2) is deleted and replaced with the following:

- (2) the act described in subsection a. must be reported to us within 90 days after the date of discovery; however, no claim will be denied based upon the **insured's** failure to provide notice within such specified time, unless this failure operates to prejudice the rights of the insurer, as per Missouri regulations 20CSR100-1.020; and

SECTION I - UNINSURED LOSS OR DAMAGE and EXCLUDED CAUSES OF LOSS OR DAMAGE, A. **Uninsured Types of Loss or Damage**, 10. **Fungi**, the following is added to the end of the first sentence:

or unless the **fungi** is on the property which must be replaced because of covered **water** damage.

SECTION I - UNINSURED LOSS OR DAMAGE and EXCLUDED CAUSES OF LOSS OR DAMAGE, B. **Excluded Causes of Loss or Damage**, 18. **Destructive acts**, the word "terrorism" is removed.

SECTION I - PROPERTY CONDITIONS, 12. **Intentional acts, criminal acts and fraud**, the following is added:

If an innocent co-**insured** files a police report and completes a sworn affidavit for us that indicates both the cause of loss and a pledge to cooperate in any criminal prosecution of the person committing the act causing the loss, then this exclusion will not apply to that innocent co-**insured**. Payments to the innocent co-**insured** will be limited to such innocent co-**insured's** ownership interest in the property as reduced by any payment to a mortgagor or other secured interest. We will not be required to make any subsequent payment to any other **insured** for the part of any loss for which the innocent co-**insured** has received payment. We will have all rights of subrogation to recover against the perpetrator of the loss.

SECTION II - LIABILITY EXCLUSIONS, 12. **Intentional acts**, the following is added:

If an innocent co-**insured** files a police report and completes a sworn affidavit for us that indicates both the cause of loss and a pledge to cooperate in any criminal prosecution of the person committing the act causing the loss, then this exclusion will not apply to that innocent co-**insured**. We will have all rights of subrogation to recover against the perpetrator of the loss.

SECTION II - LIABILITY EXCLUSIONS, 18. **Destructive acts**, the word "terrorism" is removed.

SECTION II - LIABILITY CONDITIONS, 3. **Duties after loss**, e. the following is added:

However, no claim will be denied based upon the **insured's** failure to provide notice within such specified time, unless this failure operates to prejudice the rights of the insurer, as per Missouri regulation 20CSR100-1.020.

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.