
IMPORTANT NOTICE TO POLICYHOLDERS

Your insurance policy is scheduled to renew in the coming months. We value you as a customer and want to make you aware of a change to your insurance policy.

CHANGE TO YOUR DEDUCTIBLE

Effective at the renewal of your insurance policy, your deductible for windstorm or hail will be \$2,000 or the policy deductible, whichever is greater.

For example:

- If your policy deductible is \$1,000, your deductible for windstorm or hail will be \$2,000.
- If your policy deductible is greater than \$2,000, your deductible for windstorm or hail will be the policy deductible.

(The policy deductible and deductible for windstorm or hail will be shown on the renewal Declarations for your insurance policy.)

This change in the windstorm or hail deductible was brought about by the increase in both the number and the dollar amount of these claims in the last several years. Premium increases affect everyone, but an increase in the deductible only affects you if you have a windstorm or hail claim. In an effort to maintain a competitive premium, it was determined this change in the deductible was the best alternative.

HEARTLAND MUTUAL INSURANCE COMPANY

IMPORTANT NOTICE

This notice contains a brief synopsis of the significant broadenings, restrictions and clarifications of coverage that were made to your policy and endorsements. It does not reference editorial changes that were made for clarity and readability if there was no change in coverage intent.

You should read your policy and its endorsements carefully. If there is any conflict between the policy terms and this notice, **THE PROVISIONS OF THE POLICY SHALL PREVAIL.**

Payment of your premium means acceptance of the new terms of the policy.

PLEASE READ YOUR POLICY CAREFULLY

To All Policyholders:

Effective with this renewal of your policy, a deductible of \$2,000 or the policy deductible, whichever is greater will apply to loss caused by windstorm or hail, per the Windstorm or Hail Deductible endorsement (**HMIC 435**) that is attached to this renewal of your policy.

If you have any questions, please contact your agent as we want you to be completely satisfied with your insurance protection and service.

HEARTLAND MUTUAL INSURANCE COMPANY

PLEASE READ THIS ENDORSEMENT CAREFULLY, AS IT MODIFIES THE POLICY.

WINDSTORM OR HAIL DEDUCTIBLE

The sections of the policy listed below are amended as specified.

POLICY DEDUCTIBLE

With respect to loss caused by windstorm or hail, the Policy Deductible clause in “your” policy is replaced with the following.

This coverage is subject to a minimum \$2,000 deductible per occurrence, unless a higher deductible is stated in the Declarations. Loss from each occurrence to insured property shall be adjusted separately. “We” pay only that part of the loss over the deductible.

In the event of loss to two or more items of covered property arising from the same occurrence, the highest deductible applicable will be subtracted from the total loss.

All other terms and conditions of this policy apply.