

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.