



Farmers Mutual Hail
Insurance Company of Iowa

STEPS, STAIRS OR PORCHES EXCLUSION

**- PLEASE READ THIS CAREFULLY-
THIS ENDORSEMENT CHANGES THE POLICY**

The following exclusions is added to Exclusions That Apply to Coverages L and M:

We do not pay for **bodily injury** or **property damage** liability arising out of the use of any steps, stairs, sidewalks, driveways or porches owned or maintained by the insured for which the insured had notice or had knowledge (directly or indirectly) of a hazardous condition.

The Hazardous Condition is identified and explained on the declaration page this endorsement is attached to.

This exclusion will apply to all renewals, continuations and changes to this policy until removed by us.

Payment of the policy or acceptance of a premium refund will indicate that **you** are aware and agree to this change of coverage.

All other terms and conditions of this policy remain unchanged.

Signature of Insured or Authorized Representative

Date