



Farmers Mutual Hail
Insurance Company of Iowa

ILLINOIS AMENDATORY ENDORSEMENT

1. Under Definitions, Bodily Injury is deleted and replaced by the following:

Bodily Injury means bodily harm to a person and includes sickness, disease, or death. This also includes required care and loss of services.

Bodily Injury does not mean bodily harm, sickness, disease, or death that arises out of:

- a. the transmission of a communicable disease (A communicable disease is defined as a disease which is caused by parasites, bacteria, viruses, or organisms and is readily transmitted from person to person, directly or through human secretions.) including but not limited to influenza, E. coli, botulism, West Nile, Zika, HIV/Aids, tuberculosis, MRSA, Hepatitis, Rabies; or
- b. the active participation of any person in an actual, alleged, or threatened act of sexual molestation.

2. Under Definitions, **pollutant** is amended to include the following:

"Pollutant" does not include a product designed for household use and used by an "insured" to clean or maintain the "insured premises" or any electromagnetic particles or fields.

3. Under Conditions, Suit Against Us is amended to include the following:

However, this period is extended by the number of days between the date proof of loss is submitted and the claim is denied in whole or in part.

4. Civil Union - Throughout this policy, any reference to a spouse includes a person who is a part of a civil union couple as defined by state law.

Throughout this policy, any reference to a family member, relative or any family member relationship includes the family of a civil union couple as defined by state law.