



**Farmers Mutual Hail**  
Insurance Company of Iowa

## **NON-STACKING OR NON-PYRAMIDING OF LIMITS ENDORSEMENT**

### **Restrictive Endorsement**

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

THIS ENDORSEMENT RESTRICTS COVERAGE. PLEASE READ THIS DOCUMENT CAREFULLY.

The policy this restrictive endorsement is made a part of is amended to include the following restrictive conditions. This restriction will reduce the available coverage to certain loss occurrences.

Any loss, cost or expense that is provided for or covered under this Umbrella policy will not be provided for or covered under any of the listed Umbrella policies indicated on the declaration page. The listing includes those listed on the declarations as well as subsequent or replacement umbrella policies that are issued by "us" and applicable to this endorsement, this restrictive endorsement does not apply to any replacement policy not issued by "us".

If a loss occurs under this or one of the Umbrella policies listed on the declaration page, only this Umbrella policy will provide payment towards the loss.

It is further agreed that the above addition or limitation of coverage will remain in effect for successive renewals of this policy until this endorsement is cancelled by us.