YOUR PERSONAL AUTO POLICY QUICK REFERENCE

"READ THIS POLICY CAREFULLY"

DECLARATIONS PAGE YOUR NAME AND ADDRESS YOUR AUTO OR TRAILER POLICY PERIOD COVERAGES AND AMOUNTS OF INSURANCE

| SECTION | PAGE NUMBER |
|---|-------------|
| Agreement | 1 |
| Definitions | 1 |
| Part A – Liability Coverage | 2 |
| Insuring Agreement | |
| Supplementary Payments | |
| Exclusions | 3 |
| Limit of Liability | 4 |
| Out of State Coverage | |
| Financial Responsibility | |
| Other Insurance | |
| Part B – Medical Payments Coverage | 4 |
| Insuring Agreement | |
| Exclusions | 5 |
| Limit of Liability | |
| Other Insurance | |
| Part C – Uninsured Motorists Coverage | 6 |
| Insuring Agreement | |
| Exclusions | |
| Limit of Liability | 7 |
| Other Insurance | |
| Arbitration | |
| Part D – Coverage For Damage To Your Auto | 8 |
| Insuring Agreement | |
| Transportation Expenses | |
| Exclusions | 9 |
| Limit of Liability | 10 |
| Payment of Loss | |
| No Benefit To Bailee | |
| Other Sources of Recovery | |
| Appraisal | |

| Part E – Duties After An Accident Or Loss | 11 |
|--|----|
| General Duties | |
| Additional Duties For Uninsured Motorists Coverage | |
| Additional Duties For Coverage For Damage To Your Auto | |
| Part F – General Provisions | 11 |
| Bankruptcy | |
| Changes | |
| Fraud | |
| Legal Action Against Us | |
| Our Right To Recover Payment | 12 |
| Policy Period And Territory | |
| Termination | |
| Transfer Of Your Interest In This Policy | 13 |
| Two Or More Auto Policies | |

Questions regarding your policy or coverage should be directed to:

Farmers Mutual Hail Insurance Company of Iowa 855-364-3276

If you need assistance of the governmental agency that regulates insurance; or have a complaint you have been unable to resolve with your insurer you may contact the Department of Insurance by mail, telephone or email:

Office of the Commissioner of Insurance P O Box 7873 Madison, Wisconsin 53707-7873

Insurance Commissioner' Office: (800) 236-8517

Complaints can be filed electronically at www.ocicomplaints@wisconsin.gov