



MENDOTA MUTUAL INSURANCE COMPANY  
1019 MAIN STREET  
P.O. BOX 489  
MENDOTA, IL 61342  
(815) 539-3426

RE: POLICY COVERAGE CHANGE(S)

DEAR POLICYHOLDER:

WE HOPE THIS LETTER FINDS YOU WELL. MENDOTA MUTUAL IS WRITING YOU TO INFORM YOU OF UPCOMING CHANGES TO THE PROPERTY COVERAGE OF YOUR INSURANCE POLICY. WE UNDERSTAND THE IMPORTANCE OF YOUR INSURANCE POLICY AND ARE COMMITTED TO PROVIDING YOU WITH COMPREHENSIVE AND AFFORDABLE COVERAGE.

CONVENIENT PAYMENT OPTIONS NOW AVAILABLE.

OUR NEW BILLING AND PAYMENT SERVICE IS HERE, WHICH MEANS A SIMPLE-TO-USE ONLINE SYSTEM AND MORE CONVENIENT OPTIONS FOR YOU TO MAKE PAYMENTS ANYTIME, ANYWHERE.

- LET YOUR BILLS PAY THEMSELVES – ENROLL IN AUTOPAY.
- APPLE PAY AND GOOGLE PAY OPTIONS ALLOW YOU TO PAY YOUR BILLS QUICKLY AND SECURELY.
- MAKE A PAYMENT ONLINE, BY PHONE, OR BY TEXT WITH CREDIT / DEBIT CARD OR E-CHECK.
- PAY BY TEXT – SIGN UP TO GET TEXT NOTIFICATIONS ABOUT YOUR BILL AND HAVE THE OPTION TO PAY THROUGH TEXT.

SCAN THE QR CODE ATTACHED TO PAY ONLINE.



SUMMARY OF CHANGE(S):

WHAT IS CHANGING?

RECREATIONAL VEHICLES:	THIS COVERAGE WILL NO LONGER BE OFFERED AS SCHEDULED PERSONAL PROPERTY EFFECTIVE 2025.
SOLAR PANELS AND SOLAR PANEL EQUIPMENT:	YOUR POLICY DOES NOT PROVIDE COVERAGE.
DRONE COVERAGE:	YOUR POLICY DOES NOT PROVIDE COVERAGE.
WATER BACK UP COVERAGE:	THE MAXIMUM COVERAGE LIMIT AVAILABLE IS \$7,500 PER POLICY.
COSMETIC ENDORSEMENT:	THIS ENDORSEMENT WILL BE ADDED TO YOUR POLICY EFFECTIVE 2025. (ENDORSEMNT ATTACHED)
COVERAGE FOR OUTBUILDINGS:	ALL CLAIMS FOR OUTBUILDING WILL BE SETTLED ON AN ACV BASIS.

WHY THE CHANGE?

THIS IS DUE TO CHANGES IN THE REINSURANCE MARKET. THE CHANGES AIM TO PROVIDE YOU WITH COMPREHENSIVE AND AFFORDABLE COVERAGE.

IF YOU HAVE ANY QUESTIONS, PLEASE CONTACT YOUR AGENT.

SINCERELY,

MENDOTA MUTUAL INSURANCE

- PLEASE REFER TO YOUR POLICY FOR SPECIFIC UPDATES AND CHANGES.



## Convenient Payment Options Now Available!

Our new billing and payment service is here, which means a simple-to-use online system and more convenient options for you to make payments anytime, anywhere.

- Let your bills pay themselves - enroll in AutoPay
- Apple Pay and Google Pay options allow you to pay your bills quickly and securely
- Make a payment online, by phone, or by text with credit/debit card or e-check
- Pay by text - sign up to get text notifications about your bill and have the option to pay through text

WE ACCEPT:



Scan the QR code  
to pay online



POWERED BY: **InvoiceCloud**

PLEASE READ THIS ENDORSEMENT CAREFULLY, AS IT MODIFIES THE POLICY

## SPECIAL PROVISIONS

### 1. ACTUAL CASH VALUE

Throughout this Policy, the following is added to any provision which uses the term actual cash value:

Actual cash value is the value of the covered damaged part of the property at the time of loss, calculated as the estimated cost to repair or replace such property with material of like kind and quality, less a deduction to account for pre-loss depreciation. In calculating the actual cash value, the components of this estimated cost that are subject to depreciation include, but are not limited to:

- A. Materials, labor, permits and any applicable tax; and
- B. Overhead and profit.

Pre-loss depreciation refers to the decrease in the value of the covered damaged part of the property due to, but not limited to, such considerations as:

- A. Age;
- B. Condition, including wear and tear or deterioration;
- C. Remaining useful life; and
- D. Obsolescence.
- E. Any pro-loss damage including:
  - a. wear;
  - b. tear; or
  - c. deterioration

of the damaged part of the property.

The actual cash value of the lost or damaged property may be significantly less than its replacement cost.

### 2. PROPERTY NOT COVERED

The following exclusions have been added to "your" policy:

We do not pay for loss to:

#### A. SOLAR PANELS

Solar panels of any kind including, but not limited to, J. solar panels, solar batteries, detaching and or resetting solar panel, brackets, or any solar panel related materials.

#### B. VIRTUAL CURRENCY

Virtual currency of any kind, by whatever name known, whether actual or fictitious including, but not limited to, digital currency, crypto currency or any other type of electronic currency.

#### C. DIGITAL PROPERTY

Digitally stored property of any type including but not limited to data, documents, publications, apparel, art, music, videos, interactive media, or images.

#### D. UNMANNED AIRCRAFT, VEHICLE or WATERCRAFT

This insurance does not apply to property damage arising out of the ownership, maintenance, use or entrustment to others of any aircraft, vehicle, or watercraft that is an "unmanned."

### 3. EXCLUSIONS

We do not pay for loss resulting directly or indirectly from the following, either alone or in combination with other risks unless expressly stated:

- A. Loss by rodents, vermin, termites or other insects; wear and tear; corrosion; deterioration; marring and scratching; smoke from agricultural smudging or industrial operations; rust; wet or dry rot; mold; mechanical breakdown; settling, shrinkage or expansion in pavements, foundations, walls, floors, roofs or ceilings; or an inevitable loss or damage to property which is perishable in its own nature or which is liable to deteriorate due to climatic conditions; obsolescence or lack of normal preventative measures.

However, direct loss by fire, smoke (except as specifically excluded above), explosion, collapse, water damage covered elsewhere in this policy, and glass breakage resulting from such loss is covered.

### 4. COVERAGE F – FARM OUTBUILDINGS

We insure farm outbuildings or other structures including their permanent fixtures, water pumps and permanent equipment. This coverage also includes all materials on or adjoining the insured location to be used in the construction, alteration or repair of the outbuilding. Silos and fences, whether or not attached to any outbuilding, are not covered unless insured specifically. Fences include corrals, pens, chutes, gates and feed racks on the insured location.

#### A. LOSS SETTLEMENT – FARM OUTBUILDINGS

We pay the actual cash value of the property at the time of loss, or the amount necessary to repair or replace it with material of like kind and quality, whichever is less. Loss settlement will not exceed the limit of liability described in the declarations.

### 5. LOSS SETTLEMENT TO ROOF SURFACING

This endorsement modifies the loss settlement condition in the policy form with respect to a covered loss for roof surfacing and or covering caused by a covered peril.

- A. Loss for roof surfacing and or covering aged 0-14 years; shall be subject to "repair or replacement cost without deductions for depreciation."

We pay for the loss roof surfacing and or covering at replacement cost without deduction for depreciation, subject to the following:

The damaged roof surfacing and or covering will be repaired or replaced with commonly used materials of like kind and quality which is less. The type of materials will be agreed upon by you and us. If you and us cannot agree, settlement will be on an actual cash basis with deduction for depreciation.

Payment will not exceed the smallest of the following:

1. the limit of liability under this policy applying to the building;
  2. the replacement cost of that part of the building damaged for equivalent construction and use on the same premises; or
  3. the amount actually and necessarily spent to repair or replace the damaged building.
- B. Loss to roof surfacing and or covering aged 15-19 years; shall be subject to actual cash value loss settlement.

We pay the actual cash value, as of time of loss, of the damaged part of the property, or the amount necessary to repair or replace it with material of like kind and quality, whichever is less. Loss settlement will not exceed the limit of liability described in the declarations.

- C. Loss to roof surfacing and or covering aged 20 years or greater; shall be excluded from coverage with no interior water claims paid.

PLEASE READ THIS ENDORSEMENT CAREFULLY, AS IT MODIFIES THE POLICY

## COSMETIC DAMAGE EXCLUSION

### ROOF SURFACING, EXTERIOR WALL SURFACING, AND OTHER EXTERIOR COMPONENTS

In consideration of the premium charged, "your" policy is amended as indicated in the endorsement.

#### DEFINITIONS

For the purpose of this endorsement, the following definitions are added:

1. "Cosmetic damage" means physical damage such as marring, scratching, denting, pitting, discoloration, or other condition that alters the appearance of property, but such damage does not prevent or impair the property's ability to function as a barrier to weather-related or other elements from entering or damaging the property to the same extent as it did prior to the marring, scratching, denting, pitting, discoloration, or other condition occurred.
2. "Roofing surfacing" means:
  - a. the roof cladding of a building or structure, including but not limited to panels, shakes, sheeting, shingles, tiles, coating, or similar materials, regardless of the material of which the cladding is composed;
  - b. materials applied to or under the roof cladding designed to protect against moisture intrusion;
  - c. materials or fasteners used to secure the items described in a. and b. above;
  - d. roof flashing; and
  - e. roof vents, turbines, chimneys, chimney caps, chimney stacks, furnace vents or piping, plumbing stacks or boots, exhaust fan vents or caps, or similar items designed to exhaust gases or to vent.
3. "Exterior wall surfacing" means:
  - a. The exterior wall cladding of a building or structure, including but not limited to blocks, bricks, brick veneer, concrete, stone, manmade stone, stone veneer, stucco, tiles, logs, partial or imitation logs, panels, shakes, sheeting, shingles, siding, siding trim, coatings, or similar materials, regardless of the material of which the cladding is composed;
  - b. materials applied to or under the exterior wall cladding designed to protect against moisture intrusion;
  - c. materials or fasteners used to secure the items described in a. and b. above;
  - d. exterior wall flashing; and
  - e. exterior wall vents, turbines, chimneys, chimney caps, chimney stacks, furnace vents or piping, plumbing stacks or boot, exhaust fan vents or caps, or similar items designed to exhaust gases or to vent.
4. "Other exterior components or outdoor property" means:
  - a. trim used around window, doors, or other wall penetrations;
  - b. gutters or similar devices used to gather water from a building's roof;
  - c. downspouts or similar devices used to control and divert water;
  - d. awnings and cabanas;
  - e. decorative items;
  - f. decks, railing, walkways, sidewalks;
  - g. outdoor air conditioning units, heat pumps, generators, and similar equipment;
  - h. swimming pools;
  - i. grills; and
  - j. other personal property normally kept outdoors, regardless of the material of which the above components are composed.

#### EXCLUSION

The following exclusion is added to "your" policy:

We do not pay for loss due to "cosmetic damage" to:

1. "roof surfacing" of a covered dwelling, building, or other structure, or
2. "exterior wall surfacing" of a covered dwelling building, or other structure, or
3. "other exterior components or outdoor property"

Damaged by a Peril Insured Against.

However, this exclusion does not apply if the loss or damage to the covered dwelling, building, other structure, or other equipment caused by a Peril Insured Against impairs the ability of the "roof surfacing", "exterior wall surfacing", or "other exterior components or outdoor property" to:

- a. prevent damage to the interior of the dwelling, building, or other structure, or
- b. prevent damage to property contained inside the dwelling, building, or other structure, or
- c. impairs the structural integrity of the dwelling, building, or other structure, or
- d. impairs equipment to function in the manner for which it was intended.

All other terms and conditions of the policy apply.