

MERGER

of

HENRIETTA, GREENWOOD & UNION MUTUAL FIRE INSURANCE COMPANY

with and into

RIVER VALLEY MUTUAL INSURANCE COMPANY

<p>MISMATCHED PROPERTY SAMPLE EXCLUSION ENDORSEMENT EXHIBIT D-5 TO AGREEMENT AND PLAN OF MERGER</p>
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Filed with the Wisconsin Office of the Commissioner of Insurance

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EXCLUSION OF MISMATCHED PROPERTY THAT IS UNDAMAGED

Under EXCLUSIONS THAT APPLY TO PROPERTY COVERAGES, the following is added:

"We" do not pay for repair or replacement of undamaged property due to mismatch between undamaged material and new material used to repair or replace damaged material because of:

1. texture, dimensional differences;
2. color, fading, aging, weathering, oxidation;
3. wear and tear, marring, scratching, deterioration; or
4. obsolescence or discontinuation of materials, supplies or parts.

"We" do not cover the loss in value to any property due to mismatch between undamaged material and new material used to repair or replace damaged material.