

MERGER

of

HENRIETTA, GREENWOOD & UNION MUTUAL FIRE INSURANCE COMPANY

with and into

RIVER VALLEY MUTUAL INSURANCE COMPANY

**ROOF LIMITATION SAMPLE EXCLUSION ENDORSEMENT
EXHIBIT D-3 TO AGREEMENT AND PLAN OF MERGER**

Filed with the Wisconsin Office of the Commissioner of Insurance

November 20, 2023

ROOF LIMITATION ENDORSEMENT

Under **HOW MUCH WE PAY FOR LOSS OR OCCURRENCE**

1. Property Coverages

The following section is added:

f. **Roof Limitation**—No more than 35% of the “limit” applying to each insured structure may be applied to the roof system of that structure.

Definition of Roof System - The roof system includes, but is not limited to, the roof covering (shingles, tiles, metal or other roof covering materials), rafters, plywood or OSB, roof wrap, ridge, purlin, roof ventilation, gutters, soffit and fascia. The roof system includes everything above the top plate (the top horizontal member of a building frame to which the rafters are fastened).