

**MERGER**

**of**

**HENRIETTA, GREENWOOD & UNION MUTUAL FIRE INSURANCE COMPANY**

**with and into**

**RIVER VALLEY MUTUAL INSURANCE COMPANY**

**WINDSTORM OR HAIL DEDUCTIBLE SAMPLE EXCLUSION ENDORSEMENT  
EXHIBIT D-2 TO AGREEMENT AND PLAN OF MERGER**

*Filed with the Wisconsin Office of the Commissioner of Insurance*

**November 20, 2023**

## WINDSTORM OR HAIL DEDUCTIBLE

(Entries required to complete the Schedule will be shown below or on the "declarations".)

### Schedule

**The Windstorm Or Hail Deductible is: \$2,500**

This policy is amended to include the following "terms". All other "terms" of the policy apply, except as amended by this endorsement.

- 1) For loss caused directly or indirectly by windstorm or hail, subject to the "limits" that apply, "we" pay only that part of the total of all covered loss that is more than the Policy Deductible as shown on the "declarations" or the Windstorm Or Hail Deductible shown in the Schedule above, whichever is greater.

For the purpose of applying the Windstorm Or Hail Deductible, loss caused by windstorm or hail includes covered loss or damage to the interior of a building, or to property inside a building, caused by dust, rain, sand, sleet, or snow when the direct force of the windstorm or hail damages the building and causes an opening through which the dust, rain, sand, sleet, or snow enters.

The Windstorm Or Hail Deductible applies to all loss caused by windstorm or hail regardless of other causes or events that contribute to or aggravate the loss, whether such causes or events occur before, at the same time as, or after the loss caused by windstorm or hail.

- 2) For loss caused by a Peril Insured Against other than windstorm or hail, subject to the "limits" that apply, "we" pay only that part of the total of all covered loss that is more than the Policy Deductible shown on the "declarations".