



Policy Endorsements

Farmers Next Generation® Homeowners Policy Amendatory Endorsement - Nevada (NV032 - 1st Edition)

It is agreed that coverage provided by this policy is modified as follows:

In **Section I - Uninsured Loss or Damage and Excluded Causes of Loss or Damage, B. Excluded Causes of Loss or Damage, 18. Destructive Acts.**, the word "terrorism" is deleted.

In **Section II - Liability Exclusions, 18. Destructive Acts.**, the word "terrorism" is deleted.

In **General Conditions Applying to the Entire Policy**, subsection d. is deleted and replaced with:

d. Return of premium

Cancellation of this policy may result in a premium refund. If so, we will tender the pro-rated unused share of the premium within 30 days after the cancellation takes effect.

In **8. Renewal and Refusal to Renew**, the following changes are made:

In subsection b., "or deductibles" is added at the end of the sentence after the word "coverages."

In addition, the following paragraph is added:

For any renewal offer we make, we may, but are not obligated to, increase the Coverage A (**Dwelling**) **stated limit** based on an updated estimated reconstruction cost of the **dwelling**, an inflation factor or index factor, changes in costs of construction, or any other method or combination of methods. Any increase of the Coverage A (**Dwelling**) **stated limit** may result in the proportionate increase of the **stated limits** for all coverages for which the applicable **stated limit** is a percentage of the Coverage A (**Dwelling**) **stated limit**.

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This endorsement is part of your policy. It supersedes and controls anything to the contrary. It is otherwise subject to all other terms of the policy.
