

Buchanan County Mutual Insurance Company

St. Joseph, Missouri

THE PROPERTY PORTION OF THIS POLICY IS ASSESSABLE

If necessary, you may be assessed an amount constituting the policyholder's share of the expense determined by the Company to be necessary to pay accrued liabilities to meet or defray anticipated needs of the Company and/or to add to or restore the guarantee fund. This obligation is further defined in the Company articles and by-laws.

SPECIAL LIMITATIONS

No suit or action for any loss under this policy shall be commenced until such loss becomes due in accordance with the policy and in no event until sixty (60) days have elapsed after proof of loss has been given to the Company. No such suit or action shall be sustainable in any court unless all the requirements of the policy have been complied with, nor unless commenced within twelve (12) months next after the loss.

NOTICE OF ANNUAL MEETINGS

You, the Named Policyholder, are a member of both Companies while this Policy is in force and are entitled to vote and participate in the distribution of any dividends. The Annual Meetings are held at the locations and times given below.

Property Insurer

**Buchanan County Mutual
Insurance Company
1004 S. Belt Hwy.
St. Joseph, Missouri 64507
Phone: 816-232-0933**

An Assessable Company

The Annual Meeting is held in the City of St. Joseph, Buchanan County, Missouri on the second Tuesday in February of each year.

President Regina Tingler
Secretary Wayne Black

Liability Insurer

**Grinnell Mutual Reinsurance Company
4215 Highway 146
P.O. Box 790
Grinnell, Iowa 50112-0790
Phone: 641-269-8000**

A Non-Assessable Company

The Annual Meeting is held in the city of Grinnell, Poweshiek County, Iowa, on the Wednesday before the last Thursday in June of each year commencing at 2 P.M.

President David M. Wingert
Secretary Mike [Signature]

**THIS POLICY IS A LEGAL CONTRACT BETWEEN YOU AND US.
READ YOUR POLICY CAREFULLY.**

