



225 South East Street • P.O. Box 1250 • Indianapolis, IN 46206-1250

Reference: **PUM 7807793 00**

Mailer Page

HAYDEN, JOSEPH M
5806 MARCIA LANE
INDIANAPOLIS IN 46217-3644

This Declaration along with the forms and endorsements identified below constitutes the entire contract between the parties. This Declaration replaces and supersedes any preceding numbered declarations bearing the same policy number.

Policy Number

PUM 7807793 00

Transaction

NEW BUSINESS

Item 1. Named Insured and Mailing Address

HAYDEN, JOSEPH M
5806 MARCIA LANE
INDIANAPOLIS IN 46217-3644

Item 2. Policy Period 07/19/2016 to 07/19/2017 at 12:01 a.m. Standard Time at your mailing address shown above.
In return for the payment of the premium, and subject to all the terms of this policy, we agree with you to provide the insurance coverage stated in this policy.

Item 3. The Named Insured's Occupation is: INDIVIDUAL

Item 4. Limit of Liability: \$1,000,000

Item 5. Schedule of Underlying Insurance:

If policies providing the "required underlying insurance" indicated by an "X" in Column A are either reduced, cancelled, discontinued or non-existent, the named insured's minimum "retained limit" is equal to the following:

A	Type of Insurance	Required Underlying Insurance Limit(s) of Liability	
X	Comprehensive Personal Liability	Combined Single Limit Each Occurrence	\$300,000
X	Automobile Liability Including Non-Owned Auto	Bodily Injury Per Person Bodily Injury Per Occurrence Property Damage Per Occurrence or Bodily Injury & Property Damage Per Occurrence	\$300,000
X	Uninsured/Underinsured Motorists Bodily Injury	Bodily Injury Per Person Bodily Injury Per Occurrence	\$250,000 \$500,000
	Recreational Vehicle Liability	Bodily Injury Per Person Bodily Injury Per Occurrence Property Damage Per Occurrence or Bodily Injury & Property Damage Per Occurrence	
	Personal Injury Liability	Combined Single Limit Each Occurrence	
	Watercraft Liability	Combined Single Limit Each Occurrence	
	Professional Liability For	Combined Single Limit Each Occurrence Applies to:	

Item 6. The forms and endorsements applicable to this policy are listed in the Forms Inventory on page 2 of this Declaration.

Annual Premium \$ 380.00

Agent

LEE, DANIEL
972 EMERSON PKWY STE B
GREENWOOD IN 46143-6559

4101308

Telephone: 317-888-9292

Issued Date: 07/21/2016



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**PERSONAL UMBRELLA POLICY
FORMS INVENTORY PAGE**

Policy Number:	PUM 7807793 00
Named Insured:	HAYDEN, JOSEPH M
Agent:	LEE, DANIEL 4101308

FORMS INVENTORY

22-206	(02/05)	22-230	(12/10)	22-232	(02/10)	22-325	(04/95)	22-329	(04/95)
22-335	(12/96)	22-346	(02/15)	22-348	(02/15)	22-350	(02/15)		

IMPORTANT NOTICE TO POLICYHOLDERS

Thank you for allowing Indiana Farm Bureau Insurance to serve your insurance needs. We appreciate the trust you have placed in our Companies to protect your most valued assets.

Coverage Changes

Your renewal policy language includes coverage changes and clarifications. The following section lists the revisions. Refer to your policy for complete wording.

- **Pollution** - We changed the policy to expand the definition of pollutants.
- **Intentional and Criminal Acts** - We combined the Intentional Loss and Criminal Acts exclusions.

New Paperless Discount

Looking for ways to keep your insurance costs down? We are introducing a new discount option that may help you reduce your home, auto, or farm policy premium.

Indiana Farm Bureau Insurance offers a Paperless Discount. Our new Paperless Discount could help you save up to 5% on qualifying home, auto and farm policies. In addition to saving money on your insurance premium, you help the environment by viewing your policy documents electronically.

For more information about all of our money saving discounts please visit our website:
www.infarmbureau.com/discounts

Thank you for allowing United Farm Family Mutual Insurance Company or UFB Casualty Insurance Company, doing business as Indiana Farm Bureau Insurance to provide your insurance.

**PERSONAL UMBRELLA LIABILITY
ENDORSEMENT NO. 139**

This Endorsement is attached to and forms a part of the policy listed above. This Endorsement changes the policy. Please read it carefully.

Personal Umbrella Uninsured Motorist or Underinsured Motorist Following Form

It is agreed that this policy will not apply to any bodily injury sustained by any insured resulting from the operation of an uninsured or underinsured motor vehicle, unless such bodily injury is covered by valid and collectible underlying Uninsured Motorists or Underinsured Motorists Bodily Injury Coverage. Such insurance must be listed in the schedule of underlying insurance with limits of not less than the automobile liability limit. This insurance will only apply to bodily injury coverage provided under the required underlying insurance.

The terms Uninsured Motor Vehicle or Uninsured Automobile, Underinsured Motor Vehicle or Underinsured Automobile, and Hit and Run Vehicle are as defined in the underlying Automobile Policy.

PERSONAL UMBRELLA LIABILITY ENDORSEMENT

This endorsement is attached to and forms part of the policy listed above.

This endorsement changes the policy. Please read it carefully.

LIMITATION OF LIABILITY FROM TWO OR MORE RELATED POLICIES

If the umbrella policy to which this endorsement is attached and any other umbrella coverage on a policy issued to you by us or any company affiliated with us apply to the same "occurrence", then the aggregate maximum limit of insurance under all of the umbrella policies shall not exceed the highest applicable limit of insurance under any one umbrella policy.

This limitation will not apply to insurance specifically written as excess over this umbrella policy.

All other provisions of the policy apply.

**WATERCRAFT LIABILITY
FOLLOWING FORM**

Except to the extent that coverage is provided by an underlying insurance as set forth in the Schedule of Required Underlying Insurance, this policy does not apply to any bodily injury, property damage or personal injury arising out of the ownership, maintenance, operation, entrustment to others, use, loading or unloading of any watercraft.

All provisions of the policy apply unless altered or amended by the provisions of this endorsement.

CROSS SUITS EXCLUSION

This policy does not apply to bodily injury, property damage or personal injury caused by any Insured covered by this policy to any other Insured under this policy.

All provisions of the policy apply unless altered or amended by the provisions of this endorsement.

PERMISSIVE USER EXCLUSION

This policy does not provide coverage for "Bodily Injury" or "Property Damage" arising out of the use or operation of any "automobile" by a "permissive user."

This exclusion does not apply to:

- a. You,
- b. Your employees, including officers,
- c. A resident of the same household of you or your employee, or
- d. A person or organization liable for the acts or omissions of you or a resident of your household.

"Permissive user" means any person or organization while using or holding an "automobile" owned by, rented by or loaned to you or any "insured," provided that you or the "insured" gave permission for the type of use of the "automobile."

**PERSONAL UMBRELLA INTENDED OR EXPECTED
EXCLUSION ENDORSEMENT**

This endorsement modifies insurance provided under the following:

PERSONAL UMBRELLA POLICY 22-206

This endorsement changes the policy. Please read it carefully.

Exclusion 1. is deleted in its entirety and replaced with the following:

1. For "bodily injury" or "property damage" which is intended by, or which may reasonably be expected to result from, the intentional or criminal acts or omissions of any "insured".

This exclusion applies even if:

- a. Such "insured" lacks the mental capacity to govern his or her conduct;
- b. Such loss, "bodily injury" or "property damage" is of a different kind or degree than intended or reasonably expected;
- c. Such loss, "bodily injury" or "property damage" is sustained by a different person than intended or reasonably expected; or
- d. Such loss or "property damage" is caused by or results from an intentional or criminal act of any person to whom an "insured" has rented, leased, loaned or entrusted the property, unless the "insured" has no knowledge of or reason to suspect such intentional or criminal activity.

This exclusion applies regardless of whether or not such "insured" is actually charged with, or convicted of, any crime.

PERSONAL UMBRELLA POLLUTANTS REDEFINED ENDORSEMENT

This endorsement modifies insurance provided under the following:

PERSONAL UMBRELLA POLICY 22-206

This endorsement changes the policy. Please read it carefully.

The definition of "Pollutant" is deleted in its entirety and replaced with the following definition of "Pollutants"

"Pollutants" means any solid, liquid, gaseous, bacterial, fungal, electromagnetic, thermal or other substance that can be toxic or hazardous, cause irritation to animals or persons and/or cause contamination to property and the environment including smoke, vapor, soot, fumes (including welding fumes, paint fumes and glue fumes) acids, alkalis, chemicals and waste. Specific examples identified as "pollutants" include, but are not limited to, diesel, kerosene, fuel oils, gasoline, butane, propane, natural gas, fuels, lubricants, brake fluid, transmission fluid, other hydraulic fluids, ethylene glycol, methanol, ethanol, isopropyl alcohol, propylene glycol, other antifreeze additives, grease, tar, petroleum distillates, other petroleum products, carbon monoxide, exhaust gases, Stoddard solvent, mineral spirits, other solvents, chromium compounds, emulsions/emulsifiers, naphtha, tetrachloroethylene, perchloroethylene (PERC), trichloroethylene (TCE), methylene chloroform, other dry cleaning chemicals, methyl isobutyl ketone, methyl ethyl ketone, n-butyl acetate, 2-butoxyethanol, hexylene glycol, peroxides, Freon, polychlorinated biphenyl (PCB), chlorofluorocarbons, CFC113, chlorinated hydrocarbons, adhesives, pesticides, insecticides, herbicides, barium, Dichloroethylene (1,2, - DCE) ethylene dichloride, dichloromethane, methylene chloride, ethylbenzene, lead in any form, mercury, selenium, sulfate, xylene, silica, asbestos, sewage, industrial waste materials, animal waste, substances subject to regulation under state or federal environmental protection laws, substances required to be identified by the Indiana Department of Environmental Management and Occupational Safety Health Act (OSHA), substances on Material Safety Data Sheets applicable to your operations, all substances specifically listed, identified, or described by one or more of the following references: Comprehensive Environmental Response, Compensation, and Liability Act (CERCLA) Priority List Substances (1997 and all subsequent editions, Agency for Toxic Substances and Disease Registry ToxFAQs™, and/or U.S. Environmental Protection Agency EMCI Chemical References Complete Index. Waste includes materials to be recycled, reconditioned or reclaimed.

The definition of "pollutants" applies whether or not the "pollutants" have any function with respect to your property, any permitted incidental occupancy, business, operations, premises, site or location.

Exclusions 24. and 25. are deleted in their entirety and replaced as follows:

24. For:

- a. Actual or alleged "bodily injury" or caused by arising out of or aggravated by the ingestion, consumption, inhalation, or absorption of or exposure to "pollutants" in any form, including, but not limited to, contaminated dust or fibers;
- b. "Property damage," or personal injury (if provided by your policy) due to or arising out of the actual or alleged presence of "pollutants", in any form, including, but not limited to, contaminated dust or fibers, including the costs of remedial investigations or feasibility studies, or as to the costs of testing, monitoring, cleaning or removal of any property or substance; or
- c. "Bodily injury", or "property damage" , or personal injury (if provided by your policy) or any claim based upon an "insured's" supervision, removal, instructions, recommendations, warranties (express or implied), warnings or advice given or withheld concerning "pollutants", in any form, including but not limited to, contaminated dust or fibers.
- d. Any loss, cost or expense arising out of any request, demand or order that any "insured" or others test for, monitor, clean up, remove, contain treat, detoxify or neutralize or in any way respond to or assess the effect of "pollutants", in any form, including, but not limited to contaminated dust or fibers.
- e. Any loss, cost or expense arising out of any claim or suit brought by or on behalf of any governmental authority for loss, cost, damages or expenses resulting from testing for, monitoring, cleaning up, removing, containing, treating, detoxifying or neutralizing or in any way responding to or assessing the effects of "pollutants", in any form, including but not limited to, contaminated dust or fibers.

All other conditions and provisions of the policy remained unchanged by this endorsement.