

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY

ENHANCED DEDUCTIBLE

This endorsement modified insurance provided under the following:

BUILDING AND PERSONAL PROPERTY COVERAGE FORM

D. DEDUCTIBLE is replaced with the following:

D. DEDUCTIBLE

1. We will not pay for loss or damage in any one occurrence until the amount of covered loss or damage exceeds the Deductible shown in the Declarations. We will then pay the amount of covered loss or damage in excess of the Deductible up to the applicable Limit of Insurance.
2. A single Building and Personal Property Coverage A Deductible will apply if the following loss conditions are met:
 - a. Loss or damage arises out of a covered peril; and
 - b. Loss or damage arises out of a single occurrence; and
 - c. Loss or damage involves:
 - i. Any insured location a Businessowners Policy, Commercial Package Policy or a Commercial Fire Policy written by Farm Bureau Town and Country Insurance Company of Missouri; and
 - ii. The listed Named Insured in the Declarations are the same.

In the event that D. DEDUCTIBLE 1 or 2. a, b, and c applies the highest deductible shown for any location or coverage that suffers loss or damage will apply.