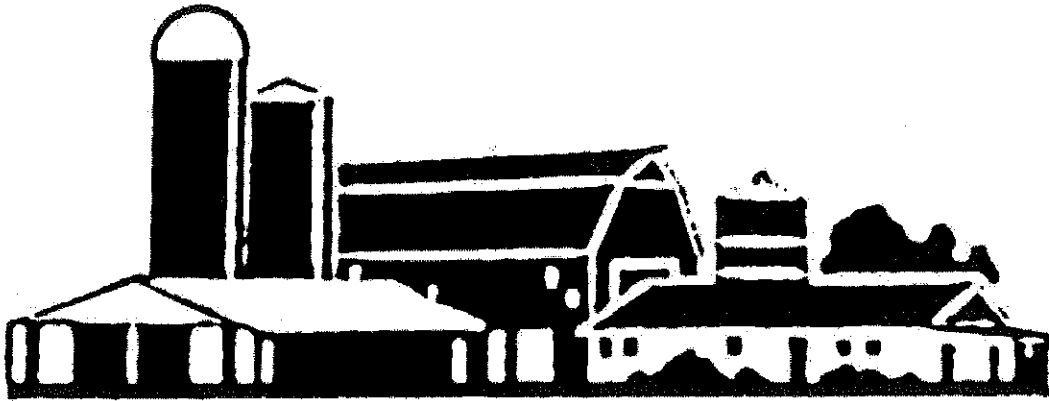


ASSESSABILITY – This policy is assessable.

SDFM-PJ (05-19)



**Farm Mutual Insurance Company
of
Lincoln County, South Dakota**

**201 E 5th St • PO Box 276
Canton, South Dakota 57013**

**605-764-7672
sdfarminsurace.com**

GENERAL POLICY PROVISIONS PART I

CHANGES

This policy contains all the agreements between **you** and **us**. These terms may not be changed or waived except by an amended declaration issued by **us**. If a change requires a premium adjustment, **we** will adjust the premium as of the effective date of change. If **we** revise this policy form to provide more coverage without additional premium charge, **your** policy will automatically provide the additional coverage as of the day the revision is effective in **your** state.

RENEWAL PLAN

If **we** agree, this policy may be continued for successive policy periods. **You** must pay **us** the required continuation premium by the effective date of the new policy period or the policy will terminate.

PREMIUM

The premium stated on the Declarations is the initial premium for this policy. On each renewal, continuation or anniversary of the effective date of this policy, the premium shall be computed by **us** in accordance with **our** rates then in use.

GENERAL POLICY PROVISIONS CONTINUED FOLLOWING THE AGREEMENT PROVISIONS IN YOUR POLICY CONTRACT

MUTUALITY OF POLICY

By accepting this policy, **you** become a member of **FARM MUTUAL INSURANCE COMPANY OF LINCOLN COUNTY** with all the rights and privileges as provided in the Company By-Laws in force at the time this policy takes effect or that become in force during the continuance of this policy.

Upon cancellation or termination of the policy, **you** will cease to be a member of **FARM MUTUAL INSURANCE COMPANY OF LINCOLN COUNTY** and **your** right and interests in the Company will terminate.


As a member of **FARM MUTUAL INSURANCE COMPANY OF LINCOLN COUNTY** **you** are hereby notified that beginning in 2014 the Annual Meeting for said Company is held on the first Thursday in April of each year at 2:00 P.M. at Canton, South Dakota. Said meeting shall be held at the Home Office, or it may be held at such other location in Canton, South Dakota, as may be determined by the Board of Directors. When the Meeting is held at a location other than the Home Office, notice of the substitute location will be provided at the Home Office.

CONTINGENT LIABILITY CLAUSE

FARM MUTUAL INSURANCE COMPANY OF LINCOLN COUNTY is an **ASSESSABLE** Company and each member of the Company shall be liable for assessments levied by the Company as defined in the company Articles and By-Laws.

IN WITNESS THEREOF, **FARM MUTUAL INSURANCE COMPANY OF LINCOLN COUNTY** has caused this policy to be signed by the President and Secretary, but this policy shall not be valid unless completed by the attachment hereto of a Declaration Page and countersigned on the aforesaid Declaration Page by a duly authorized representative of the Company.

President 
Farm Mutual Insurance Company of Lincoln County

Secretary 
Farm Mutual Insurance Company of Lincoln County

Farm Mutual Insurance Company of Lincoln County

201 E 5th St PO Box 276
Canton, SD 57013
(605) 764-7672

THIS POLICY SHALL NOT BE VALID UNLESS SIGNED BY A DULY AUTHORIZED AGENT OF THIS COMPANY.

Date of Issue _____

Signed by _____
Authorized Agent