Driftless Mutual Insurance Company

PO Box 2210
Viroqua, WI 54665
(855) 555-0112
driftlessmutual.example

Homeowners Policy

This is your policy. It is made up of the Declarations on the first two pages, the Homeowners Policy form DM-HO3 that follows them, and the endorsements listed in the Declarations. Please read all of it and keep it with your other papers. Words printed in **bold** in the policy form are defined in Part 2.

Declarations

Policy number: DM-HO-2087341-07

Policy period: March 1, 2026 to March 1, 2027, 12:01 a.m. standard time at the insured location

Named insured: Raymond C. Ostrander and Margaret A. Ostrander, Trustees of the Ostrander Family Revocable Trust dated May 14, 2019

Insured location: 1846 Hawkstone Drive, Madison, WI 53711

Agent: Capitol Prairie Insurance Agency, Linda Schroedl, (608) 555-0136

Coverage	Limit
A. Dwelling	$438,000.00
B. Other structures	$43,800.00
C. Personal property, replacement cost	$306,600.00
D. Loss of use	$87,600.00
E. Personal liability, each occurrence	$500,000.00
F. Medical payments to others, each person	$5,000.00

Deductible: $1,500.00 for all perils except wind and hail, which carry a deductible of 1% of Coverage A ($4,380.00).

Special limits inside Coverage C

Property	Limit
Jewelry, watches and furs, loss by theft	$2,500.00 in all
Silverware and goldware, loss by theft	$2,500.00

Property	Limit
Firearms, loss by theft	$2,500.00
Money and bank notes	$200.00
Watercraft, with trailers and motors	$1,500.00

Articles insured under a separate scheduled policy are not covered here.

Forms and endorsements that are part of this policy

Form	Title	Limit or note
DM-HO3 (01/24)	Homeowners Policy, special form	
DM-WB (01/24)	Water backup and sump overflow	$25,000.00, deductible $1,000.00
DM-SL (06/22)	Underground service lines	$10,000.00, deductible $500.00
DM-RS (01/24)	Roof surfaces, replacement cost	roof replaced August 2021
DM-TR (03/19)	Residence held in trust	
DM-WI (01/25)	Wisconsin changes	

This policy does not cover flood or earthquake.

Premium

Item	Amount
Annual premium	$1,862.00
Claim-free, protective device and multi-policy discounts	included
Paid in full	February 23, 2026

Homeowners Policy, form DM-HO3 (01/24)

Part 1. Our agreement with you

We will give you the insurance described in this policy in return for the premium and for your keeping to its terms. The Declarations show which coverages you have bought and their limits. A coverage with no limit shown in the Declarations is not in force.

Part 2. What some words mean

1. **You** and **your** mean the named insured in the Declarations and, if living in the same household, that person's spouse. **We**, **us** and **our** mean Driftless Mutual Insurance Company.

2. **Insured** means you; your relatives who live in your household; and anyone under 21 in the care of one of those people.
3. **Residence premises** means the one-family dwelling, the other structures and the grounds at the insured location in the Declarations.
4. **Occurrence** means an accident, including continued or repeated exposure to the same harmful conditions, that results in bodily injury or property damage during the policy period.
5. **Actual cash value** means the cost to repair or replace with material of like kind and quality, less an allowance for age and wear.
6. **Unoccupied** means that no insured has stayed overnight in the dwelling, although the furniture and belongings are still in it. **Vacant** means that the dwelling holds no furnishings to live with. A dwelling being built or remodeled is not vacant.
7. **Business** means a trade, profession or occupation carried on for pay. It does not mean volunteer work, or the occasional sale of handwork or baked goods that brings in less than $3,000 in a year.
8. **Bodily injury** means bodily harm, sickness or disease, and the care, loss of services and death that result from it. **Property damage** means physical injury to tangible property, or its destruction, and the loss of its use.
9. **Residence employee** means a person an insured pays to work in or about the residence premises, such as someone who cleans, mows, shovels or gives care in the home.

Part 3. The property we cover

Coverage A, dwelling. We cover the dwelling on the residence premises, structures attached to it, and materials on the premises for building or repairing it.

Coverage B, other structures. We cover structures on the residence premises that are set apart from the dwelling by clear space: a detached garage, a shed, a fence. We do not cover a structure rented to someone who does not live in the dwelling, or one used for business.

Coverage C, personal property. We cover personal property that an insured owns or uses, anywhere in the world. Property that is usually kept at another residence of yours is covered for up to 10% of the Coverage C limit. The special limits in the Declarations are the most we pay for those kinds of property; they do not add to the Coverage C limit. We do not cover animals, motor vehicles and their parts, aircraft, property of roomers, or articles separately described and insured by any other insurance.

Property we do not cover under Coverage C:

- animals, birds and fish;
- motor vehicles, their equipment and parts, other than a lawn tractor, a snow blower or a mobility chair that is not licensed for the road;
- aircraft and their parts, other than model aircraft;

- property of a roomer or tenant who is not related to you;
- business records and data, beyond the cost of blank media;
- property in an apartment that you regularly rent to others.

Coverage D, loss of use. If a loss we cover makes the dwelling unfit to live in, we pay the added cost of living elsewhere for the shortest time needed to repair the dwelling or for you to settle elsewhere, and for no longer than 24 months.

Other things we pay for. These are in addition to the limits above unless we say otherwise.

- Removing the debris of covered property, and up to $1,000.00 to remove a tree that has fallen on a covered structure or blocks the driveway.
- The reasonable cost of repairs you make to protect property from more damage after a covered loss.
- Trees, shrubs and lawns, for loss by fire, lightning, explosion, vehicles not driven by a resident, vandalism or theft: up to $500.00 for one plant and 5% of Coverage A in all.
- A fire department charge, up to $1,000.00. No deductible applies.
- The forged or unauthorized use of a credit card or check of yours, up to $1,000.00. No deductible applies.
- The added cost of meeting a building code when a covered loss is repaired, up to 10% of Coverage A.

Part 4. The causes of loss we cover

For the dwelling and other structures we cover direct physical loss from any cause, except the causes in Part 5 and except: wear and tear; rust, rot and mold; settling and cracking of walls, floors and foundations; birds, rodents and insects; the seepage of water over weeks or months; and freezing, which we cover only as condition 6.4 allows.

For personal property we cover direct physical loss caused by fire or lightning; windstorm or hail; explosion; riot; aircraft; vehicles; smoke; vandalism; theft; falling objects; the weight of ice, snow or sleet; the sudden escape of water or steam from plumbing, heating or an appliance; the sudden tearing or bursting of a heating system or water heater; freezing of plumbing or an appliance, as condition 6.4 allows; and sudden damage from an artificial electric current.

Part 5. What we do not cover

We do not pay for loss caused by any of these, whatever else contributed to it.

1. **Water from outside.** Flood, surface water, waves, the overflow of a body of water, and water below the ground that presses on or seeps through a foundation, floor or wall. Water that backs up through a sewer or drain is covered only by endorsement DM-WB and only up to its limit.

2. **Earth movement.** Earthquake, landslide, sinkhole and the sinking or shifting of the ground.
3. **Law.** The enforcement of a law about building or tearing down, beyond what Part 3 allows.
4. **Failure of power** that begins away from the residence premises.
5. **Neglect.** The failure of an insured to use all reasonable means to save property at and after a loss.
6. **War and nuclear hazard.**
7. **Loss on purpose.** A loss that an insured causes or arranges with the intent to cause a loss.

Part 6. Conditions for property claims

6.1 What you must do after a loss. Tell us or your agent promptly, and the police if the loss is a theft. Protect the property from more damage and keep the receipts for what that costs. Make a list of the damaged and stolen property showing quantity, description, age and value, with the bills, receipts and photographs you have. Show us the property as often as we reasonably ask. Send us a signed proof of loss within 60 days of our asking for one.

6.2 How we settle. The dwelling and other structures are settled at the cost to repair or replace, without an allowance for age, if at the time of loss Coverage A is at least 80% of the cost to rebuild. Until the repair is done we pay actual cash value. Personal property is settled at replacement cost as the Declarations show. We pay within 30 days after we reach agreement with you.

6.3 Deductible. We pay only the part of a loss that is over the deductible in the Declarations. One deductible applies to one occurrence.

6.4 When the home is left unoccupied in cold weather. If the dwelling has been unoccupied for more than 14 days in a row at any time from November 1 through March 31, we do not pay for loss caused by the freezing of plumbing, heating, air conditioning or a household appliance, or by water that escapes from one of them after it has frozen, unless for the whole of the time away either (a) the water was shut off where it enters the dwelling and the pipes and appliances were drained, or (b) the heat was kept on with the thermostat set no lower than 55 degrees Fahrenheit and an adult you had asked to do so went inside the dwelling at least once every 4 days to see that the heat was working. Collecting the mail or looking at the house from outside is not enough. We may ask who made the visits and on which days.

6.5 When the home is vacant. If the dwelling has been vacant for more than 60 days in a row before a loss, we do not pay for vandalism, theft, or the breaking of glass.

6.6 If we disagree on the amount. Either of us may ask in writing for an appraisal. Each chooses an appraiser within 20 days, and the two choose an umpire. Agreement by any two sets the amount of the loss. Each side pays its own appraiser and half of the umpire.

6.7 Suit against us. No one may bring an action against us unless the terms of this policy have been kept and the action is started within one year after the loss.

6.8 Mortgage. No mortgage holder is named in the Declarations. If one is named later, a loss on the dwelling is paid to the holder and to you as your interests appear.

6.9 Other insurance. If other insurance covers the same loss, we pay only our share. Articles that are scheduled on another policy are covered by that policy and not by this one.

6.10 Pairs and sets. If one of a pair or part of a set is lost or damaged, we may repair or replace the part so that the pair or set is as it was, or pay the difference between the actual cash value of the property before the loss and after it.

6.11 Glass. Broken glass is replaced with safety glass where the building code requires it.

6.12 Property found again. If property we have paid for is recovered, tell us. You may keep the payment and let us have the property, or take the property back and return what we paid for it.

6.13 Abandonment. We need not accept property that you leave to us.

Part 7. Liability to others

Coverage E, personal liability. If a claim is made or a suit is brought against an insured for bodily injury or property damage caused by an occurrence, we pay up to the Coverage E limit for the damages the insured is legally bound to pay, and we provide a defense with a lawyer we choose. Our duty to defend ends when the limit has been paid out.

Coverage F, medical payments to others. We pay the necessary medical expenses, within three years of an accident, of a person who is hurt on the residence premises with an insured's permission, or hurt elsewhere by what an insured or an insured's animal does. This does not apply to you or to people who live in your household.

We do not cover under Part 7: injury or damage that an insured intends; anything arising out of a business; the ownership or use of a motor vehicle, an aircraft, or a boat with a motor of more than 25 horsepower; liability you take on under a contract, except a written lease; damage to property an insured owns; or the passing on of a communicable disease.

We also pay the costs of a suit we defend; interest on a judgment; the cost of first aid to others at the time of an accident; and up to $1,000.00 for damage an insured does to someone else's property, whoever is at fault.

If there is a claim under Part 7, the insured must give us written notice as soon as practical, with the time, place and names of those hurt and of witnesses; send us at once every letter, summons or other paper that arrives; help us to settle or defend; and not make any payment or promise, except for first aid, without our consent. Bankruptcy of an insured does not relieve

us of our duties. The Coverage E limit is the most we pay for one occurrence however many insureds, claims or injured people there are.

Part 8. Conditions for the whole policy

8.1 Concealment or fraud. The whole policy is void for an insured who, before or after a loss, has on purpose hidden or misstated a fact that matters.

8.2 Changes. Only a written endorsement from us changes this policy. If we broaden a form at no added premium during the policy period, you have the broader cover from the day it takes effect in Wisconsin.

8.3 Cancelling. You may cancel at any time by writing to us. We may cancel for unpaid premium with 10 days' notice. After the policy has been in force 60 days we may otherwise cancel only for a material misstatement or a large change in the risk, with 30 days' notice.

8.4 Not renewing. If we decide not to renew, we will mail you notice at least 60 days before the end of the policy period.

8.5 Your death. If you die, we insure your legal representative for the premises and property covered at the time of death, and the members of your household while they go on living there.

8.6 Mutual company. You are a member of Driftless Mutual Insurance Company while this policy is in force and may vote at the annual meeting, held on the second Tuesday of March at our office in Viroqua. This policy is not assessable.

Endorsements

DM-WB, water backup and sump overflow. We pay up to $25,000.00 for direct loss caused by water that backs up through a sewer or drain, or that overflows from a sump even if the pump has failed. The deductible for this cover is $1,000.00. It does not cover flood or surface water.

DM-SL, underground service lines. We pay up to $10,000.00 to repair or replace a water, sewer, gas or electric line that you own and that fails underground on the residence premises, with the digging and the making good of the lawn and walks. The deductible for this cover is $500.00.

DM-RS, roof surfaces. Loss to the roof surface by wind or hail is settled at replacement cost with no allowance for age, in place of any schedule that would otherwise apply.

DM-TR, residence held in trust. The named insured is the trustees of the trust in the Declarations. Raymond C. Ostrander and Margaret A. Ostrander, who live in the dwelling, are insureds as though they were named in their own right. Tell us within 60 days if the trustees change or the trust comes to an end.

DM-WI, Wisconsin changes. Where a term of this policy is in conflict with the statutes of Wisconsin, the statute applies.

Countersigned at Viroqua, Wisconsin, February 9, 2026. *Dale R. Hegge*, Secretary

Notices that come with your policy

Your renewal. Coverage A was raised by 4% at this renewal, from $421,000.00 to $438,000.00, to keep pace with the cost of building, and Coverages B, C and D rose in step. At your request the deductible for perils other than wind and hail was changed from $1,000.00 to $1,500.00. The water backup limit was raised from $10,000.00 to $25,000.00 and the service line endorsement was added.

Discounts on this policy. No claims in the past ten years; a central-station burglar and fire alarm; a roof less than ten years old; and an automobile policy with us.

To report a claim call (855) 555-0112 at any hour, or your agent during office hours. Have the policy number, the date of the loss and a telephone number where you can be reached. Do not throw away damaged property until our adjuster has seen it or has told you that you may.

If you are away in winter, read condition 6.4 before you leave. Members who spend part of the winter elsewhere are asked to leave with a neighbor or relative the name of their agent and of a plumber and a heating contractor.

If you have a complaint that we have not been able to settle, you may write to the Wisconsin Office of the Commissioner of Insurance. We will send you the address on request.