

**SPECIAL LIABILITY AND MEDICAL PAYMENTS EXCLUSION
ENDORSEMENT
NO COVERAGE FOR DESIGNATED STEPS, STAIRS, DECKS
OR PORCHES**

This policy is restricted and liability and medical payments coverage is excluded in the following respects:

The policy does not provide any coverage under the Liability Coverages section resulting from, arising out of, or in any way related to the ownership, maintenance or use the steps, stairs, decks or porches described below.

This restriction and exclusion of liability and medical payments coverage applies regardless of other causes or "occurrences" that contribute to or aggravate the "bodily injury" or "property damage", whether such causes or "occurrences" act to produce the "bodily injury" or "property damage" before, at the same time as, or after the excluded "occurrence".

This restriction and exclusion of liability and medical payments coverage applies to the requirement that Northwest Farmers Mutual Insurance Company defend a suit seeking damages, if the suit results from "bodily injury" or "property damage" resulting from the ownership, maintenance or use of the steps, stairs, decks or porches described above.

The terms "insured", "insured premises", "occurrences", "bodily injury", and "property damage" as used in this special liability exclusion endorsement means an "insured", "insured premises", "occurrence", "bodily injury", and "property damage" as defined by the policy to which this endorsement is attached.

This restriction and exclusion of liability and medical payments coverage shall become effective as of the effective date of the policy and shall remain in effect for the term of the policy and for all subsequent renewals and/or reinstatements until and unless withdrawn in writing by Northwest Farmers Mutual Insurance Company.