



Preferred Farmowner

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Our Best Insurance Protection for Your Residence, Contents, Farm Buildings, Farm Personal Property and Liability.

Included Coverage:

- **Residence** Comprehensive coverage for your home.
- Personal Property Protection for your personal belongings.
- Liability/ Medical Payments Provides defense and coverage for injury or damage in which you are liable.
- Replacement Value Claim settlement for your personal property on a replacement cost basis.
- Additional Living Costs and Loss of Rent Expenses you incur if you cannot live in your home after a covered loss.
- **Equipment Breakdown** Protection for household and farm equipment due to equipment failure.
- Fire Department Service Charge Charges incurred due to fire departments called to protect your property.
- Fire Legal Liability Damage you are liable for while occupying or renting a non-owned structure.
- Glass Breakage Breakage of cab glass on farm vehicles or window glass on barns up to \$500. Option to purchase additional coverage.
- Outdoor Signs \$500 coverage is included.
- **Pollution Liability** Up to \$50,000 coverage for limited pollution liability. Option to purchase additional coverage.
- Refrigerated Foods Spoilage Refrigerated items that spoil due to loss of power.
- Replacement Cost Dwelling Claim settlement for the dwelling at replacement cost up to the policy limit.

Optional Farm Coverage:

- Added Animal Perils Losses to livestock by attack, accidental shooting or drowning.
- Contaminated Milk Coverage up to \$4,000 for your own milk that is contaminated.
- **Custom Farming Liability** Protection for the policyholder when performing custom farming work for others.
- **Emergency Produce Removal** Hay or other produce removal to prevent a fire from spontaneous combustion.
- Equipment Intake of Foreign Objects Loss to harvesting equipment due to intake of foreign objects.
- Falling Objects Building and farm personal property damaged by collapse of another building.

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- Farm Employee Liability Coverage for farm employees while performing farming operation duties.
- Feed Spoilage Feed that is in the open (silo bags) which spoils due to hail damage to the silo bag.
- **Identity Fraud** Expense reimbursement for costs associated with identity fraud.
- **Inflation Guard** Automatically increases your residence limit to protect against increased building costs.
- Inland Marine Expanded coverage for your jewelry, guns, fine arts, etc.
- Loss of Farm Income or Extra Expense When normal farming operations are suspended due to a covered loss.
- **Modified Replacement Cost Terms** Replacement coverage for partial losses when the dwelling is insured for less than 80% of the replacement value.
- Ordinance or Law Covers increased building costs due to changes in an ordinance or law.
- Peak Season Crops or livestock that see an increase for a specific monthly period.
- **Personal Injury** If you are sued for libel, false arrest or slander.
- Recreational Vehicles Property and liability coverage available for acceptable boats, ATVs and snowmobiles.
- **Refrigerated Milk** Up to \$1000 coverage for loss of milk in bulk tank due to a mechanical or electrical breakdown.
- Rented or Borrowed Equipment Physical damage for borrowed, rented or leased farm machinery.
- Replacement Cost Coverage Farm Personal Property Claim settlement for partial losses at replacement cost.
- Replacement Coverage for Farm Barns, Buildings and Structures Claim settlement for barns, buildings and structures on a replacement cost basis.
- Scheduled or Blanket Farm Personal Property Farm machinery and livestock.
- Scheduled Farm Building Outbuildings on the farm premise.
- Silo Collapse or Silo Unloader Collision Collapse coverage for the silo or damage to the scheduled silo unloader caused by collision with the ground.
- **Trampoline Liability** For trampolines that include a safety net.
- Water Back Up and Sump Discharge or Overflow Water damage that backs up through your sewer, drains, or sump pump.
- Weight of Ice, Snow, or Sleet Loss to outbuildings due to collapse from the weight of ice, snow or sleet.

Available Discounts:

- Mortgage Free Property without a mortgage or lienholder.
- New Home Under 20 years of age.