



## 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.
- **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.
- **Farm Employee Liability** – Coverage for farm employees while performing farming operation duties.

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- **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.
- **Replacement Value** – Claim settlement for your personal property 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.