

Preferred Farmowner Property Rates

All Rates Per \$1,000 of Coverage @ \$1000 Deductible
Basic Perils

PREFERRED FARM PREMIUM ADJUSTMENTS		
<u>RULE</u>		<u>RATE ADJUSTMENT</u>
5.1	Reserved for future use	
5.2	Mortgage Free Discount	-5% of Policy Premium
5.3	Claim Free Discount: 3 yrs or more	-5% of Policy Premium
	6 yrs or more	-10% of Policy Premium
	9 yrs or more	-15% of Policy Premium
5.5	New Home Discount: Homes 0-10 years	-15% off of Base
	Homes 11-20 years	-10% off of Base
5.6	Individual Risk Premium Modification (Subject to Underwriting Approval)	Up to 500% Debit or 25% Credit
5.7	Non-Visibility Surcharge	+15% of Base
5.9	Log Home Surcharge	+25% of Base

Preferred Farmowner Property Rates

All Rates Per \$1,000 of Coverage @ \$1000 Deductible
Basic Perils

Settlement Options

#1 (ACV) = ACV on Partial Losses – Coverage Limit on Total Loss

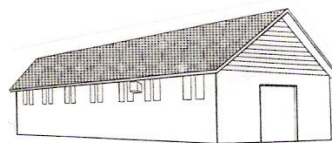
#2 (Replacement Cost) = Replacement on Partial Losses (Excluding Roofs) – Coverage Limit on Total Losses if rebuilt. Otherwise, 60% of limit if not rebuilt.

Type 1

1 Story Barn – No Hay Storage

Use – Dairy, Fully Utilized

<u>Option:</u>	<u>Rate:</u>
#1 (ACV) = Repl. Minus 2%/yr for Dep. (Max 50%)	3.68
#2 (Replacement) = Min 80% - Maximum Age 30 yrs	3.68

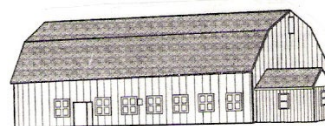


Type 2

1 Story Barn with Loft

Use – Dairy, Fully Utilized, Including Feed Storage

<u>Option:</u>	<u>Rate:</u>
#1 (ACV) = Repl. Minus 2%/yr for Dep. (Max 50%)	3.68
#2 (Replacement) = Min 80% - Maximum Age 30 yrs	3.68



Type 3

2 Story Barn

Use – Dairy, Fully Utilized Including Hay Storage

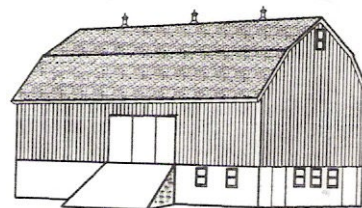
<u>Option:</u>	<u>Rate:</u>
#1 (ACV) = Min \$400/linear ft – Max \$550/linear ft	4.14

Type 4

2 Story Barn

Use – Beef, Heifer, With or Without Hay Storage

<u>Option:</u>	<u>Rate:</u>
#1 (ACV) = Minimum \$350/linear ft – Max \$500/linear ft	4.14



Type 5

1 Story or 2 Story Barn and Tenant Occupied Mobile Homes

Use – Minimum Usage, no Cattle, With or Without Hay Storage, Miscellaneous Storage, Machinery, Etc.

<u>Option:</u>	<u>Rate:</u>
#1 (ACV) = Min \$100/linear ft – Max \$350/linear ft	6.62

Preferred Farmowner Property Rates

All Rates Per \$1,000 of Coverage @ \$1000 Deductible
Basic Perils

Type 6

Free Stall/Curtain Barn

Use – Dairy, Fully Utilized

<u>Option:</u>	<u>Rate:</u>
#1 (ACV) = Repl. Minus 2%/yr for Dep. (Max 50%)	3.68
#2 (Replacement) = Min 80% - Maximum Age 30 yrs	3.68

Type 7

Pole Building, Quonset, Steel Roof & Sides

Use – Machinery, Hay Storage

<u>Option:</u>	<u>Rate:</u>
#1 (ACV) = Replacement, Minus 2% Dep/yr (Max 50%)	3.68
#2 (Replacement) = Min 80% - Max Age 30 yrs	3.68

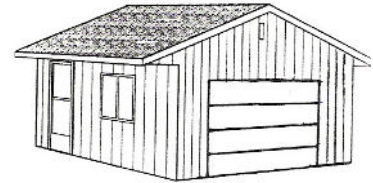


Type 8

Wood Frame Machine Shed, Garage, Shops including Insulation and Concrete Floor; and Outdoor Wood Furnaces

Use – Granary, Storage, workshops

<u>Option:</u>	<u>Rate:</u>
#1 (ACV) = Replacement Minus 2% Dep/yr (Max 50%)	4.14
#2 (Replacement) = Minimum 80% (Max age 30 years)	4.14



Type 9

Metal & Concrete Silo, Feed Bin, Corn Crib, Silo Unloader, Power Pole, Bunk Feeder

Use – Feed Storage, Power supply, etc.

<u>Option:</u>	<u>Rate:</u>
#1 (ACV) = Replacement minus 2% Dep/yr (Max 50%)	2.76
#2 (Replacement) = Minimum 80% - Max age of 15 yrs	2.76



Preferred Farmowner Property Rates

All Rates Per \$1,000 of Coverage @ \$1000 Deductible
Basic Perils

Type 10

Fabric Buildings – No Binding

<u>Options:</u>	<u>Rate:</u>
#1 >15 Year Warranty – Company can exercise right to repair/patch	5.00
#2 >15 Year Warranty – Insured can request to have roofing material replaced with depreciation (7%/Yr.)	10.00
#3 <15 Year Warranty – Company can exercise right to repair/patch	9.00
#4 <15 Year Warranty – Insured can request to have roofing material replaced with depreciation based on warranty	15.00
#5 No Warranty	*

*Contact Underwriting for Qualifications and Rates



All Other “E” Structures

Use – Miscellaneous, Marginal Condition
Construction – Plastic, Frame, Metal, etc.

<u>Option:</u>	<u>Rate:</u>
#1 (ACV) = Minimum \$1,000 to Max \$10,000	*

*Contact Underwriting for Qualifications and Rates

Type 11

Ginseng Structures

Use – Structures over Ginseng Crop, Including
Posts, Riders, Labor, Etc.

<u>Option:</u>	<u>Rate:</u>
#1 (ACV)	11.04



Type 12

Green Houses – No Binding

We will consider writing coverage for small green houses, but we must have the age, roofing material, type, and length of warranty if any. The life expectancy of plastic is only three years. Depreciation of 33% per year will be applied to any loss unless the warranty extends beyond three years.

<u>Option:</u>	<u>Rate:</u>
#1 (ACV)	*9.00

*Contact Underwriting for Qualifications and Rates



Preferred Farmowner Property Rates

All Rates Per \$1,000 of Coverage @ \$1000 Deductible
Basic Perils

Farm Personal Property

Loss Settlement is Based on ACV

Rates Per \$1,000 @ \$1000 Deductible Unless Otherwise Noted

RATE

Coverage G – Unscheduled Farm Personal Property (Blanket) Minimum \$100,000	\$3.59/\$1,000
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Coverage F – Scheduled Farm Personal Property	\$3.22/\$1,000
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Coverage F – Potatoes	\$4.14/\$1,000
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Ginseng

Ginseng roots can be added once they are harvested. The minimum earned premium will be 50% of the highest level of coverage, regardless of when the roots are sold.

Coverage F – Ginseng Roots	\$4.14/\$1,000
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Irrigation Equipment

All irrigation equipment must be scheduled and Irrigation Equipment

Schedule (UND-035) must be completed.

Losses are settled on an ACV Basis

Scheduled Irrigation Equipment – Except Electrical Equipment \$1,000 Deductible	\$5.00/\$1,000
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Scheduled Irrigation Equipment – Electric Motors & Electrical Equipment \$1,000 Deductible	\$13.75/\$1,000
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***No Recreational Vehicles of Coverage F or G**

Preferred Farmowner Optional Property Coverages

All Rates Per \$1,000 of Coverage @ \$1000 Deductible

OPTIONAL PROPERTY COVERAGES

<u>RULE</u>	<u>COVERAGE</u>	<u>RATE</u>
6.1	Fire Department Service Charge – Increased Limits over \$2,500 Base	\$20/\$1,000
6.2	Replacement Cov C (Pers Prop) Special or Broad Perils Basic Perils	No Charge \$35 – Flat
6.3	Well Pump (No Deductible) Dwelling Well Pumps - Replacement Cost Farm Well Pumps – ACV	\$20/\$1,000 \$50 – Flat
6.4	Added Perils (\$5,000 Limit) Accidental Shooting, Drowning of Livestock Attack by Wild Animal	\$40 – Flat
6.5	Farm Extension	\$15 – Flat
6.6	Farm Extension Broadened	\$65 – Flat
6.7	Borrowed, Rented, Leased Farm Machinery	\$3/\$1,000
6.8	Inland Marine – Scheduled Personal Property	See IM Section
6.9	Peak Season 3 Months 6 Months 9 Months	\$.60/\$1,000 \$1.20/\$1,000 \$1.80/\$1,000
6.11	Solid Fuel: Standard Fireplace: Single Vent – Lined Chimney-includes pellet stoves, inserts, and factory built metal chimneys Double Vent – Lined Chimney-Chimney must be properly lined In Detached Outbuildings Outdoor Units-Over 25 feet away from all structures Outdoor Units-Less than 25 feet away from structure or housed alongside or inside structure Singed Wall/Iron Pipe Metal Chimney: No Binding Unlined Chimney: No Binding Only Heat Source: In Attached Garage	No Charge \$45 – Flat \$75 – Flat \$125 – Flat \$45 – Flat Contact Underwriting Contact Underwriting \$125 – Flat Not Available Not available
6.12	Outdoor Antennas	\$20/\$1,000
6.13	Swimming Pools – Increased Limits over \$500 Base	\$15/\$1,000
6.14	Agricultural Machinery Rental \$75/Day - \$750 Limit \$150/Day - \$1,500 Limit	\$10 – Flat \$20 – Flat
6.15	Falling Objects and Collapse Coverage	\$2/\$1,000
6.16	Silo Unloader – Collision	\$5/\$1,000

Preferred Farmowner Optional Property Coverages

All Rates Per \$1,000 of Coverage @ \$1000 Deductible

OPTIONAL PROPERTY COVERAGES

<u>RULE</u>	<u>COVERAGE</u>	<u>RATE</u>
6.17	Refrigerated Food Spoilage – Increased Limits over \$500 Base	\$3/\$1,000
6.18	Refrigerated Milk Spoilage	\$10/\$1,000
6.19	Intake of Foreign Objects in Machinery	
	Non-Custom Farm Work: \$ 1,000 Limit	\$ 25 – Flat
	\$ 5,000 Limit	\$ 75 – Flat
	\$10,000 Limit	\$100 – Flat
	Custom Farm Work incl.: \$ 1,000 Limit	\$ 50 – Flat
	\$ 5,000 Limit	\$150 – Flat
	\$10,000 Limit	\$200 – Flat
6.20	Barn Glass (\$2,000 Limit)	\$20 – Flat
6.21	Emergency Hay Removal \$ 2,000 Limit	\$10 – Flat
	\$ 5,000 Limit	\$20 – Flat
	\$10,000 Limit	\$30 – Flat
6.22	Glass Breakage in Cabs - No Deductible	\$20/\$1000
6.23	Extra Expense – Coverages E, F, or G	\$6/\$1,000
6.24	Farm Income Coverage – Option 1 (Owner Occupied)	\$6/\$1,000
6.25	Farm Income Coverage – Option 2 (Rental)	\$6/\$1,000
6.26	Water Back-Up and Sump Discharge or Overflow Coverage	
	Limit up to \$10,000	\$10/\$1,000
	Additional Limits: \$15,000	\$120 – Flat
	\$20,000	\$140 – Flat
	\$25,000	\$160 – Flat
6.27	Automatic Adjustment of Limits – Option 1	Included
6.28	Theft of Building Materials for Farm Structures	\$4/\$1,000
6.29	Weight of Ice, Snow and Sleet	\$1.75/\$1,000
6.30	Property in Storage	\$5/\$1,000
6.31	Property in Transit	\$20 – Flat
6.32	Suffocation of Livestock	\$2/\$1,000
6.33	No Deductible on Livestock: \$100 Policy Deductible .30/1,000 \$250 Policy Deductible .50/1,000	
	\$500 Policy Deductible 1.00/1,000 \$1,000 Policy Deductible 2.00/1,000	
6.34	Ordinance or Law	\$2/\$1,000
6.35	Silo Collapse – (See Rules on Binding Restriction)	\$25 – per Masonry
6.36	Consent to Move Mobile Home	\$20 – Flat (Fully Earned)
6.37	Collision or Upset of Mobile Home	\$30 – Flat

Preferred Farmowner Optional Property Coverages

All Rates Per \$1,000 of Coverage @ \$1000 Deductible

(Fully Earned)

OPTIONAL PROPERTY COVERAGES

<u>RULE</u>	<u>COVERAGE</u>	<u>RATE</u>
6.38	Replacement Cost – Mobile Home	\$35 – Flat
6.39	Modified Replacement Cost Cov A Amount of Insurance Compared to the Full Replacement:	
	80%-100% 70%-79% 60%-69% 50%-59% 40%-49%	
	N/A \$25 \$50 \$75 \$100	
6.40	Equipment Breakdown Coverage	
	Dairy Farm	\$60 – Flat
	Non-Dairy Farm	\$30 – Flat
6.42	Dwelling under Construction Collapse & Theft Coverage	\$100 – Flat (Fully Earned)
6.43	Personal Property Coverage C – Increased Limits	\$1/\$1,000
6.44	Farmowner Additional Coverage Package	
	Optional - \$50,000 limit on peril of Wt. of Ice, Snow, or Sleet	\$150
	Optional - \$100,000 limit on peril of Wt. of Ice, Snow, or Sleet	\$300
6.45	Feed Spoilage Coverage	\$50 – Flat
6.46	Replacement Cost Coverage – Farm Personal Property (partial losses)	
	<u>Cov F or G Limit</u>	
	\$400,000 & Under	\$30 – Flat
	\$400,001 – \$800,000	\$40 – Flat
	\$800,001 – \$1,200,000	\$50 – Flat
	\$1,200,001 & Over	\$70 – Flat
6.47	Identity Fraud Expense Coverage (\$5,000 Limit)	\$10 – Flat
6.49	Expanded Replacement Cost	\$20-Flat
6.50	Wausau FarmPAC	\$60 – Flat
6.51	Wausau FarmPAC Plus – Preferred Farmowners program only	\$80 – Flat

Preferred Farmowner Liability Rates

	LIABILITY LIMITS	100,000	300,000	500,000	1,000,000	Add'l Med Pay		
Rule #	MEDICAL PAYMENTS	1,000	1,000	1,000	1,000	2,500	5,000	10,000
Base Liability Rates								
7.1	Dairy Farm (<500 acres – Full Contaminated Milk Coverage)	202	234	263	346	26	33	66
7.2	Dairy Farm (<500 acres - \$1,000 Deductible on Contaminated Milk)	189	220	240	322	26	33	66
7.3	Farm (<500 acres – No Contaminated Milk Coverage)	131	163	193	264	26	33	66
7.4	Hobby Farm (>60 Acres) 10 animals or less	102	128	150	209	19	27	54
7.5	Hobby Farms (<60 Acres) 10 animals or less	70	90	116	139	19	27	54
Optional Liability Rates								
7.6	Each Additional Farm Location	26	32	37	51	10	19	38
7.7	Each Acre Over 500	0.15	0.17	0.23	0.31	0.05	0.07	.09
7.8	Custom Farming – up to \$10,000 receipts	60	72	81	87	17	24	48
	Custom Farming - \$10,0001 - \$25,000 receipts	75	90	101	109	17	24	48
	Custom Farming - \$25,0001 - \$50,000 receipts	100	120	135	145	17	24	48
	Custom Farming - \$50,0001 - \$75,000 receipts	125	150	175	200	17	24	48
	Custom Farming - \$75,0001 - \$100,000 receipts	200	225	250	275	17	24	48
7.9	Farm Employers Liability							
	180+ Days Per Employee (Full Time)	82	102	120	168	19	27	44
	40 to 180 Days Per Employee (Part Time)	51	63	76	106	19	27	44
7.10	Outboard Motors–51 HP – 100 HP	21	26	31	43	19	27	44
7.10	Outboard Motors–101 HP – 150 HP	27	31	37	49	25	32	40
7.10	Outboard Motors 151 HP – 250 HP, All Inboard Motors & All I/O – 250 HP or Less, Sailboats 26ft-40ft	43	48	53	54	41	49	66
7.11	Recreational Vehicle, Snowmobile 500cc & under	17	22	30	36	6	7	9
7.11	Jet Skis, Water Bikes, Snowmobile, Rec Vehicles over 500cc	40	51	61	84	10	12	16
7.12	Rented to Others							
	1 Family	21	26	31	43	10	19	38
	2 Family	27	32	40	57	13	26	43
7.13	Trampoline	33	44	55	76	11	22	44
7.14a	Additional Insured Corporate or LLC	9	11	14	19	NA	NA	
7.14b	Additional Insured Includes Personal Liability	35	44	55	76	10	19	38
7.15	Seasonal Residence	11	13	15	21	4	5	7
7.16	Fire Legal Lia. - \$100 Ded	26	32	39	53	NA	NA	
7.17	Incidental Lessor's Risk	31	38	46	63	4	5	7
7.18	Horses (Each) Over 2–Farm/Over 1 Hobby Farm	21	26	31	43	19	27	44
7.19	Personal Injury	16	21	25	35	NA	NA	
7.20	Care Provided for Others/Max 3	50	61	66	77	28	55	110
7.23	Incidental Business Activities	40	51	62	85	4	5	7
7.24	Office, School or Studio (In Residence)	11	13	15	21	10	19	38
7.27	Household Employee	15	16	22	29	10	19	38
7.28	Home-Based Business	Contact Underwriting for Acceptability and Rates						
7.29	Hired and Non-Owned Auto	62	76	88	102	19	27	44
7.30	Limited Farm Pollution (\$50,000 included)	\$100,000 = \$30		\$150,000 = \$60		\$200,000 = \$90		
		\$250,000 = \$110		\$500,000 = \$200		\$1,000,000 = \$350		

Farmowner Program Rates

<u>RULE</u>	FARMOWNER PROGRAM PREMIUM ADJUSTMENTS	<u>RATE ADJUSTMENTS</u>
5.1	Reserved for future use	
5.2	Mortgage Free Discount	-5% of Policy Premium
5.3	Claim Free Discount: 3 yrs or more	-5% of Policy Premium
	6 yrs or more	-10% of Policy Premium
	9 yrs or more	-15% of Policy Premium
5.5	New Home Discount: Homes 0-10 years	-15% of Base
	Homes 11-20 years	-10% of Base
5.6	Individual Risk Premium Modification (Subject to Underwriting Approval)	Up to 500% Debit or 25% Credit
5.7	Non-Visibility Surcharge	+15% of Base
5.8	60-AMP Electrical Surcharge	+25% of Base
5.9	Log Home Surcharge	+25% of Base

Farmowner Program Rates

Settlement Options

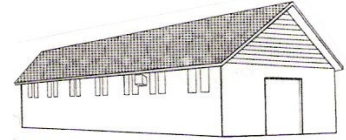
- #1 (ACV)** = ACV on Partial Losses – Coverage Limit on Total Loss
#3 (Replacement Cost) = Replacement on Partial Losses (Excluding Roofs) – Coverage Limit on Total Losses if rebuilt. Otherwise 60% of limit if not rebuilt.

Type 1

1 Story Barn– No Hay Storage

Use – Dairy, Fully Utilized

<u>Option:</u>	<u>Rate:</u>
#1 (ACV) = Repl. Minus 2%/yr. for Dep. (Max 50%)	4.23
#2 (Replacement) = Min 80% - Maximum Age 30 yrs.	4.23

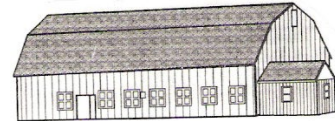


Type 2

1 Story Barn with Loft

Use – Dairy, Fully Utilized, Including Feed Storage

<u>Option:</u>	<u>Rate:</u>
#1 (ACV) = Repl. Minus 2%/yr. for Dep. (Max 50%)	4.23
#2 (Replacement) = Min 80% - Maximum Age 30 yrs.	4.23



Type 3

2 Story Barn

Use – Dairy, Fully Utilized Including Hay Storage

<u>Option:</u>	<u>Rate:</u>
#1 (ACV) = Min \$400/linear ft – Max \$550/linear ft	4.78

Type 4

2 Story Barn

Use – Beef, Heifer, With or Without Hay Storage

<u>Option:</u>	<u>Rate:</u>
#1 (ACV) = Minimum \$350/linear ft – Max \$500/linear ft	4.78

Type 5

1 or 2 Story Barn

Use – Minimum Usage, no Cattle, With or Without Hay Storage,
Miscellaneous Storage, Machinery, Etc.

<u>Option:</u>	<u>Rate:</u>
#1 (ACV) = Min \$100/linear ft – Max \$350/linear ft	7.64

Farmowner Program Rates

Type 6

Free Stall/Curtain Barn

Use – Dairy, Fully Utilized

Option:

#1 (ACV) = Repl. Minus 2%/yr. for Dep. (Max 50%)

#2 (Replacement) = Min 80% - Maximum Age 30 yrs.

Rate:

4.23

4.23



Type 7

Pole Building, Quonset, Steel Roof & Sides

Use – Machinery, Hay Storage

Option:

#1 (ACV) = Replacement, Minus 2% Dep/yr. (Max 50%)

#2 (Replacement) = Min 80% - Max Age 30 yrs.

Rate:

4.23

4.23



Type 8

Wood Frame Machine Shed, Garage, Shops including Insulation and Concrete Floor, and Outdoor Wood Furnaces

Use – Granary, Storage, workshops

Option:

#1 (ACV) = Replacement Minus 2% Dep/yr. (Max 50%)

#2 (Replacement) = Minimum 80% (Max age 30 years)

Rate:

4.78

4.78

Type 9

Metal & Concrete Silo, Feed Bin, Corn Cribs, Silo Unloader, Power Pole, Bunk Feeder

Use – Feed Storage, Power supply, etc.

Option:

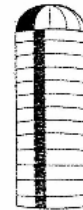
#1 (ACV) = Replacement minus 2% Dep/yr. (Max 50%)

#2 (Replacement) = Minimum 80% - Max age of 15 yrs.

Rate:

3.22

3.22



Farmowner Program Rates

Type 10

Fabric Buildings – No Binding

<u>Options:</u>	<u>Rate:</u>
#1 >15 Year Warranty – Company can exercise right to repair/patch	5.50
#2 >15 Year Warranty – Insured can request to have roofing material replaced with depreciation (7%/Yr.)	11.00
#3 <15 Year Warranty – Company can exercise right to repair/patch	10.00
#4 <15 Year Warranty – Insured can request to have roofing material replaced with depreciation based on warranty	16.50
#5 No Warranty	*
*Contact Underwriting for Qualifications and Rates	



All Other “E” Structures

Use – Miscellaneous, Marginal Condition
Construction – Plastic, Frame, Metal, etc.

<u>Option:</u>	<u>Rate:</u>
#1 (ACV) = Minimum \$1,000 to Max \$10,000	*
*Contact Underwriting for Qualifications and Rates	



Type 11

Ginseng Structures

Use – Structures over Ginseng Crop, Including
Posts, Riders, Labor, Etc.

<u>Option:</u>	<u>Rate:</u>
#1 (ACV)	11.73



Type 12

Green Houses – No Binding

We will consider writing coverage for small green houses, but we must have the age, roofing material, type, and length of warranty if any. The life expectancy of plastic is only three years. Depreciation of 33% per year will be applied to any loss unless the warranty extends beyond three years.

<u>Option:</u>	<u>Rate:</u>
#1 (ACV)	*
*Contact Underwriting for Qualifications and Rates	

Farm Personal Property

Loss Settlement is Based on ACV

Rates Per \$1,000 @ \$1000 Deductible unless Otherwise Noted

RATE

Coverage G – Unscheduled Farm Personal Property (Blanket) Minimum \$100,000	\$4.37/\$1,000
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Coverage F – Scheduled Farm Personal Property	\$4.14/\$1,000
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Coverage F – Potatoes	\$4.60/\$1,000
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Farmowner Program Rates

Ginseng

Ginseng roots can be added once they are harvested. The minimum earned premium will be 50% of the highest level of coverage, regardless of when the roots are sold

Coverage F – Ginseng Roots	\$5.06/\$1,000
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Irrigation Equipment

All irrigation equipment must be scheduled and Irrigation Equipment Schedule (UND035) must be completed with the application.
Losses are settled on an ACV Basis

Scheduled Irrigation Equipment – Except Electrical Equipment \$1,000 Deductible	\$5.50/\$1,000
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Scheduled Irrigation Equipment – Electric Motors & Electrical Equipment \$1,000 Deductible	\$15.00/\$1,000
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Farmowner Program Rates

OPTIONAL PROPERTY COVERAGES

<u>RULE</u>	<u>COVERAGE</u>	<u>RATE</u>
6.1	Fire Department Service Charge – Increased Limits over \$2,500 Base	\$20/\$1,000
6.2	Replacement Cost Coverage (Personal Property)	\$35 – Flat
6.3	Well Pump (No Deductible) Dwelling Well Pumps - Replacement Cost Farm Well Pumps – ACV	\$20/Each \$50 – Flat
6.4	Added Perils (\$5,000 Limit) Accidental Shooting, Drowning of Livestock Attack by Wild Animal	\$40 – Flat
6.5	Farm Extension	\$20 – Flat
6.6	Farm Extension Broadened	\$65 – Flat
6.7	Borrowed, Rented, Leased Farm Machinery	\$3/\$1,000
6.8	Inland Marine – Scheduled Personal Property	See IM Section
6.9	Peak Season 3 Months 6 Months 9 Months	\$0.60/\$1,000 \$1.20/\$1,000 \$1.80/\$1,000
6.11	Solid Fuel: Standard Fireplace: Single Vent – Lined Chimney- pellet stoves, inserts, and factory built metal chimneys Double Vent – Lined Chimney-Chimney must be properly lined In Detached Outbuildings Outdoor Units-Over 25 feet away from all structures Outdoor Units-Less than 25 feet away from structure or housed alongside or inside structure Singed Wall/Iron Pipe Metal Chimney: No Binding Unlined Chimney: No Binding Only Heat Source: In Attached Garage	No Charge \$45 – Flat \$75 – Flat \$125 – Flat \$45-Flat Contact Underwriting Contact Underwriting Contact Underwriting Not Available Not available
6.12	Outdoor Antennas	\$20/\$1,000
6.13	Swimming Pools – Increased Limits over \$500 Base	\$15/\$1,000
6.14	Agricultural Machinery Rental \$75/Day - \$750 Limit \$150/Day - \$1,500 Limit	\$10 – Flat \$20 – Flat
6.15	Falling Objects and Collapse Coverage	\$2/\$1,000
6.16	Silo Unloader – Collision	\$5/\$1,000
6.17	Refrigerated Food Spoilage – Increased Limits over \$500 Base	\$3/\$1,000
6.18	Refrigerated Milk Spoilage	\$10/\$1,000

Farmowner Program Rates

OPTIONAL PROPERTY COVERAGES

<u>RULE</u>	<u>COVERAGE</u>	<u>RATE</u>
6.19	Intake of Foreign Objects in Machinery	
	Non-Custom Farm Work: \$ 1,000 Limit	\$ 25 – Flat
	\$ 5,000 Limit	\$ 75 – Flat
	\$10,000 Limit	\$100 – Flat
	Custom Farm Work incl.: \$ 1,000 Limit	\$ 50 – Flat
	\$ 5,000 Limit	\$150 – Flat
	\$10,000 Limit	\$200 – Flat
6.20	Barn Glass (\$2,000 Limit)	\$20 – Flat
6.21	Emergency Hay Removal – \$ 2,000 Limit	\$ 10 – Flat
	\$ 5,000 Limit	\$ 20 – Flat
	\$10,000 Limit	\$ 30 – Flat
6.22	Glass Breakage in Cabs No Deductible	\$20/\$1,000
6.23	Farm Extra Expense	\$6/\$1,000
6.24	Loss of Farm Income 6 months – 1/6 month limit	\$6/\$1,000
6.25	Loss of Rent	\$6/\$1,000
6.26	Water Back-Up and Sump Discharge or Overflow Coverage	
	Limit up to \$10,000	\$10/\$1,000
	Additional Limits: \$15,000	\$120 – Flat
	\$20,000	\$140 – Flat
	\$25,000	\$160 – Flat
6.27	Automatic Adjustment of Limits – Option 1	Included
6.28	Theft of Building Materials for Farm Structures	\$4/\$1,000
6.29	Weight of Ice, Snow and Sleet	\$1.75/\$1,000
6.30	Property in Storage	\$5/\$1,000
6.31	Property in Transit	\$20 – Flat
6.32	Suffocation of Livestock	\$2/\$1,000
6.33	No Deductible on Livestock: \$100 Policy Deductible .30/1,000 \$250 Policy Deductible .50/1,000	
	\$500 Policy Deductible 1.00 /1,000 \$1,000 Policy Deductible 2.00/1,000	
6.34	Ordinance or Law	\$2/\$1,000
6.35	Silo Collapse (See Rules on Binding Restriction)	\$25 – per Masonry
6.36	Consent to Move Mobile Home	\$20 – Flat (Fully Earned)
6.37	Collision or Upset of Mobile Home	\$30 – Flat (Fully Earned)
6.38	Replacement Cost – Mobile Home	\$35 – Flat

Farmowner Program Rates

OPTIONAL PROPERTY COVERAGES

<u>RULE</u>	<u>COVERAGE</u>	<u>RATE</u>
6.39	Modified Replacement Cost Cov. A Amount of Insurance Compared to the Full Replacement: 80%-100% 70%-79% 60%-69% 50%-59% 40%-49% N/A \$25 \$50 \$75 \$100	
6.40	Equipment Breakdown Coverage Dairy Farm Non-Dairy Farm	\$60 – Flat \$30 – Flat
6.42	Dwelling Under Construction Collapse & Theft Coverage	\$100 – Flat (Fully Earned)
6.43	Personal Property Coverage C – Increased Limits	\$1/\$1,000
6.44	Farmowner Additional Coverage Package Optional - \$50,000 limit on peril of Wt. of Ice, Snow, or Sleet Optional - \$100,000 limit on peril of Wt. of Ice, Snow, or Sleet	\$150 \$300
6.45	Feed Spoilage Coverage	\$50 – Flat
6.46	Replacement Cost Coverage – Farm Personal Property (partial losses) <u>Blanket Limit</u> \$400,000 & Under \$400,001 – \$800,000 \$800,001 – \$1,200,000 \$1,200,001 & Over	\$30 – Flat \$40 – Flat \$50 – Flat \$70 – Flat
6.47	Identity Fraud Expense Coverage (\$5,000 Limit)	\$10 – Flat
6.49	Expanded Replacement Cost	\$20 – Flat
6.50	Wausau FarmPAC	\$60 – Flat
6.51	Wausau FarmPAC Plus – Preferred Farmowners program only	\$80 – Flat

Farm Liability Rates

	LIABILITY LIMITS	100,000	300,000	500,000	1,000,000	Add'l Med Pay		
Rule #	MEDICAL PAYMENTS	1,000	1,000	1,000	1,000	2,500	5,000	10,000
Base Liability								
7.1	Dairy Farm (<500 acres – Full Contaminated Milk Coverage)	202	234	263	346	26	33	66
7.2	Dairy Farm (<500 acres - \$1,000 Deductible on Contaminated Milk)	189	220	240	322	26	33	66
7.3	Farm (<500 acres – No Contaminated Milk Coverage)	131	163	193	264	26	33	66
7.4	Hobby Farm (>60 Acres)	102	128	150	209	19	27	54
7.5	Hobby Farm (<60 Acres)	70	90	116	139	19	27	54
Liability Options								
7.6	Each Additional Farm Location	26	32	37	51	10	19	38
7.7	Each Acre Over 500	0.15	0.17	0.23	0.31	0.05	0.07	.09
7.8	Custom Farming – up to \$10,000 receipts	60	72	81	87	17	24	48
	Custom Farming - \$10,0001 - \$25,000 receipts	75	90	101	109	17	24	48
	Custom Farming - \$25,0001 - \$50,000 receipts	100	120	135	145	17	24	48
	Custom Farming - \$50,0001 - \$75,000 receipts	125	150	175	200	17	24	48
	Custom Farming - \$75,0001 - \$100,000 receipts	200	225	250	275	17	24	48
7.9	Farm Employers Liability							
	180+ Days Per Employee (Full Time)	82	102	120	168	19	27	44
	40 to 180 Days Per Employee (Part Time)	51	63	76	106	19	27	44
7.10	Outboard Motors–51 HP – 100 HP	21	26	31	43	19	27	44
7.10	Outboard Motors–101 HP – 150 HP	27	31	37	49	25	32	40
7.10	Outboard Motors 151 HP – 250 HP, All Inboard Motors & All I/O 250 HP or Less, Sailboats 26ft-40ft	43	48	53	54	41	49	66
7.11	Recreational Vehicle, Snowmobile 500cc and under	17	22	30	36	6	7	9
7.11	Jet Skis, Water Bikes, Snowmobile & Rec Vehicle over 500cc	40	51	61	84	10	12	16
7.12	Rented to Others 1 Family	21	26	31	43	10	19	38
	2 Family	27	32	40	57	13	26	43
7.13	Trampoline	33	44	55	76	11	22	44
7.14a	Additional Insured Corporate or LLC	9	11	14	19	NA	NA	
7.14b	Additional Insured Includes Personal Liability	35	44	55	76	10	19	38
7.15	Seasonal Residence	11	13	15	21	4	5	7
7.16	Fire Legal Lia. - \$100 Deductible	26	32	39	53	NA	NA	
7.17	Incidental Lessor's Risk	31	38	46	63	4	5	7
7.18	Horses (Each) Over 2 - Farm/Over 1 - Hobby Farm	21	26	31	43	19	27	44
7.19	Personal Injury	16	21	25	35	NA	NA	
7.20	Care Provided for Others/Max 3	50	61	66	77	28	55	110
7.23	Incidental Business Activities	40	51	62	85	4	5	7
7.24	Office, School or Studio (In Residence)	11	13	15	21	10	19	38
7.27	Household Employee	15	16	22	29	10	19	38
7.28	Home Based Business	Contact Underwriting for Acceptability and Rates						
7.29	Hired and Non-Owned Auto	62	76	88	102	19	27	44
7.30	Limited Farm Pollution (\$50,000 included)	\$100,000 = \$30		\$150,000 = \$60		\$200,000 = \$90		
		\$250,000 = \$110		\$500,000 = \$200		\$1,000,000 = \$350		