

MUTUAL OF WAUSAU INSURANCE CORPORATION

Farm Commercial  
Umbrella Liability Program  
Supplement

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# Introduction

This supplement forms a part of the Umbrella Liability Manual and all rules and provisions of that manual apply unless amended in the following pages.

## Eligibility

### Home-Based Business

Home-based business is not eligible under this program.

### Custom Spraying

Any risk with custom spraying activities is not eligible under this program.

# Eligibility

## Limits of Liability

- Occurrence limits that are available are one to five million dollars. The General Aggregate and Products/Completed Work Aggregate are both two times the occurrence limit.
- Retained Limit: \$1,000
- Refer to company for \$3-5 million limits

## Minimum Required Underlying Limits

Autos, recreational vehicles, cycles, and watercraft: \$500,000/\$500,000/\$250,000 or \$500,000 CSL

Home/Farm (including incidental business pursuits): \$1,000,000 Occurrence Limit

Workers Compensation: \$500,000/\$500,000/\$500,000 or

Farm Employers Liability: \$1,000,000

Minimum Required Underlying Limits	
CPL/FCPL	\$1,000,000 Occurrence Limit
Motor Vehicles Licensed for Highway Use	\$500,000 CSL; or
Bodily Injury	\$500,000/500,000
Property Damage	\$250,000
Recreational Vehicles and Watercraft	\$500,000 CSL; or
Bodily Injury	\$500,000/500,000
Property Damage	\$250,000

## Farm Commercial Umbrella Liability Rates

Description	Annual Premium
Initial Farm Premises - FCPL Base Premium (includes one residence, two autos and farm premises up to 500 acres)	\$245
<b>Additional Exposures</b>	
Each additional 1000 acres	\$11
Each farm premises rented to others	\$11
Additional dwelling occupied by insured	\$11
Additional residences rented to others: One Family	\$17
Two Family	\$22
Three Family	\$28
Four Family	\$33
Office, School, or Studio	\$11
Incidental Business Pursuit/Custom Farming - Gross Receipts	
Less than \$10,000 IBP/Custom Farming up to \$20,000	\$22
\$10,001 to \$25,000 IBP/Custom Farming up to \$35,000	\$55
\$25,001 to \$50,000 IBP/Custom farming up to \$50,000	\$110
Over \$50,000 IBP not permitted/Custom farming up to \$75,000	(N/A)/\$175
N/A IBP/Custom Farming up to \$100,000	(N/A)\$250
Over \$100,000	N/A
Additional Insured:	
CPL (includes one residence and one auto)	\$55
Premises Only (Corporation, Partnership, etc.)	\$44
Automobile Liability	
Each additional vehicle, pickup, motorcycle, motorhome, etc.	\$28
Farm trucks 10,000 to 30,000 GVW and 0-50 mile radius	\$28
Farm trucks 10,000 to 30,000 GVW and 51-200 mile radius	\$44
Farm trucks over 30,000 GVW and 0-50 mile radius	\$61
Farm trucks over 30,000 GVW and 51-200 mile radius	\$83
Each farm Semi tractor/trailer	\$165
Underage Driver age 16-20 including age 20	\$44
Uninsured Motorist Coverage (\$300,000 limit - max available)	
Private Passenger Vehicles (per vehicle)	\$17
Motorhomes (each)	\$17
Motorcycles, Mopeds, Scooters (each)	\$17
Farm Trucks and Semi-Tractor/Trailer (each)	\$17
Underinsured Motorist Coverage (\$300,000 limit - max available)	
Private Passenger Vehicles (per vehicle)	\$17
Motorhomes (each)	\$17
Motorcycles, Mopeds, Scooters (each)	\$17
Farm Trucks and Semi-Tractor/Trailer (each)	\$17
Watercraft: 0-49 hp	\$11
50-150 hp	\$28
151-250 hp	\$55
Personal Watercraft (Jet Skis)(each)	\$39
Recreational Vehicles (each)	\$28
Swimming Pools (each)	\$28
Trampolines (each)	\$50

Farm Employees (flat charge)	\$22
Horses:	
Owned (each)	\$5
Boarded (each)	\$10
Credits	
Personal Injury coverage on underlying CPL/FCPL	\$10
Only One Automobile Owned or Operated	\$10
Underlying autos with 1st Auto	\$25

## Minimum Premiums

\$1,000,000 Limit = \$220

## Increased Limits Premiums

Rates for increased limits are as follows:

- \$2,000,000 = 1.5 times \$1,000,000 rate
- \$3,000,000 = Refer to Company
- \$4,000,000 = Refer to Company
- \$5,000,000 = Refer to Company