

## Your Incidental Liability

Often, farmers and ranchers expand their operations to include sales or services. Coverage for most of these incidental businesses and part-time jobs can be included under your Farmowners policy. For example, the following incidental businesses, among others, can be included under the policy:

- Music Instruction
- Craft Sales and Instruction
- Home Product Sales
- Seed Sales
- Firewood Sales

Business stock and samples held in connection with insured incidental businesses can also be covered under your Farmowners policy.

## Umbrellas

When your vehicles are also insured with us, you may qualify for a Farm & Ranch Umbrella which provides valuable additional coverage limits in many circumstances. Ask your agent for details.

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This brochure is informational only and is neither an offer to insure nor a contract of insurance. It is intended to provide a brief, general description of our Farmowners policy. Please note that only the policy contains the actual coverages, definitions, deductibles, limits, conditions, limitations, exclusions and other provisions.

# Farmowners Policy



Our flexible financial protection program for today's diversified farming operations

*Farmers  
Union  
Insurance*

 Member of the QBE Insurance Group

## Flexible Coverage

Today's farms and ranches are considerably different from their counterparts of only a few years ago. Just as your operations have changed, so have your insurance needs. That's why our National Farmers Union Property and Casualty Companies have developed a special Farmowners policy which enables you to select those coverages which meet your current needs.

## Your Dwelling

Flexible coverage for farm and ranch homes is available under the following covered peril options:

### #1 Basic

- fire/lightning
- windstorm/hail
- explosion
- riot/civil commotion
- damage by aircraft or vehicles
- smoke
- vandalism
- theft

### #2 Broad - All of #1 Basic plus

- falling objects
- weight of ice, snow, sleet
- collapse
- accidental tearing apart
- accidental discharge
- freezing
- electrical damage
- breakage of glass
- volcanic action
- collision

#3 Risks of Direct Loss - All of #1 Basic and #2 Broad plus other direct losses, except those specifically excluded in the policy.

We have an inflation guard for homes. In the event of a claim, your coverage limits are more likely to keep pace with inflation.

## Loss of Use

If a loss covered under the policy makes your home uninhabitable, we will pay for any necessary increase in living expenses in order to maintain your normal standard of living up to a maximum of 50% of the coverage limit on your home.

## Your Unscheduled Household Personal Property

Most people don't realize how much they have invested in their belongings, or how much they rely on them. Our Farmowners policy automatically provides specified amounts of coverage for your household personal property when located in your home and away from your home.

We automatically insure your household personal property for its actual cash value. For a small additional premium, you can obtain replacement cost coverage.

If you choose the #1 Basic covered perils for your dwelling, you receive household personal property coverage for the same perils for which your dwelling is covered. If you choose the #2 Broad or #3 Risks of Direct Loss option for your dwelling, you receive household personal property coverage for the same perils as the #2 Broad perils. We also have an option to broaden coverage to Risks of Direct Loss.

## Your Household Personal Property Coverage Includes the Following Amounts on These Items:

- \$200 on money, bank notes, bullion, gold other than goldware, silver other than silverware, platinum, coins and medals
- \$1,000 on securities, accounts, deeds, evidences of debt, letters of credit, notes other than bank notes, manuscripts, passports, tickets and stamps
- \$1,000 on watercraft, including trailers, furnishings, equipment and outboard motors
- \$1,000 on trailers not otherwise insured
- \$500 on any motorized golf cart, snowmobile or other motorized land vehicle owned by an insured and designed for recreational use off public roads
- \$2,500 for loss by theft of jewelry, watches, furs and precious and semi-precious stones
- \$2,500 for loss by theft of silverware, silver-plated ware, goldware and gold-plated ware
- \$2,000 for loss by theft of firearms, ammunition and related equipment

## Scheduled Household Personal Property

You can specifically insure the following classes of property:

- jewelry, watches, furs
- firearms
- musical instruments
- fine art
- silverware
- cameras
- stamp and coin collections

These items will be covered with our most comprehensive coverage (Risks of Direct Loss) and no deductible will apply. In addition, the classes of jewelry, watches, furs, musical instruments and cameras have automatic additional coverage for newly-acquired property when we already insure that class of property.

## Your Buildings and Structures



Most types of buildings, including barns, sheds and silos, and the power and light poles servicing each insured building, can be covered under our Farmowners policy. Even buildings on secondary locations, seasonal or additional dwellings, and other special structures can be covered. We have an inflation guard for farm buildings. In the event of a claim, your coverage limits are more likely to keep pace with inflation.

Depending on the condition of your building, you may be able to insure it for these perils in your Farmowners policy:

- Fire, Lightning and Removal
- Basic
- Broad
- Risks of Direct Loss

You may also select replacement cost loss settlement on qualified buildings.



## Your Farm Personal Property

Our Farmowners policy's flexible coverage for your farm personal property can help keep you in business should a disaster occur.

Most supplies, tools, machinery and livestock necessary to operate a farm or ranch may be insured under Blanket coverage or specifically Scheduled, and you have a number of options with respect to the perils insured against. Please note, however, that certain classes of property, such as livestock and specific harvested crops, are limited in the number of perils insured against.

**Blanket.** Covers most farm personal property (inventory required, co-insurance and certain exclusions apply, \$30,000 minimum).

**Scheduled.** Covers only specifically listed property for actual cash value up to the limit selected.

**Machinery.** When machinery is insured, replacement and newly-acquired machinery is covered up to certain limits, and with no mileage restriction, for up to 30 days.

All machinery is covered on or within 100 miles of the location insured by your Farmowners policy.

You may secure machinery glass breakage coverage without a deductible.

**Livestock.** Our Farmowners policy provides actual cash value coverage for horses, mules, swine, sheep and goats up to \$2,000 per head.

More valuable livestock can be individually scheduled for higher limits.

## Automatic Extras

Many additional coverages, up to certain limits, are provided automatically under our Farmowners policy:

- Fire Department Service Charge
- Refrigerated Products
- Farm Operations Records
- Additional Operating Expense
- Buildings Under Construction
- Credit Card and Forgery
- Debris Removal
- Hot Hay Removal
- Pollutant Cleanup and Removal
- Requirements of Ordinances

## Options

Farmowners Plus:

- Additional amount of insurance on the dwelling up to 125% of the limit on your home
- Replacement cost on unscheduled household personal property
- Increased special limits on watercraft and firearms
- Increased Limits on Most Automatic Extras
- Earthquake
- Business Stock and Samples
- Water Backup of Sewers and Drains
- Borrowed Farm Equipment
- Residential Glass Endorsement
- Trees, Shrubs, Plants and Lawn Endorsement
- Extra Expense Coverage
- Loss of Earnings Coverage
- Glass of Ag Machinery
- Peak Season (most states)



## Plus, These and Other Discounts Can Save You Money

- High Deductible Discount
- Wind and Hail Deductible Discount
- Smoke Detector with Fire Extinguisher Discount
- New Home Discount
- Masonry Discount on Dwellings
- Protection Class Discount

## Your Liability and Medical Payments

### Farm and Personal Liability

Adequate liability protection is very important. You've worked long and hard to build what you have. Our Farmowners policy can protect you, up to the policy limits, if you are found to be legally liable for bodily injury or property damage that is covered under the policy.

### Medical Payments

Injuries to visitors and guests are embarrassing enough without disputes over who pays the medical bills. Our Farmowners policy can cover such bills, up to the medical limits, even if you're not legally liable.

### Options

- Increased Liability Coverage Amounts
- Increased Medical Payments Coverage Amounts
- Employers Liability/Employees Med Pay
- Hired and Non-Owned Auto
- Animals in Contests or Stunting Activities
- Animal Rides for Charity/Profit
- Professional Liability-Teachers
- Watercraft Liability
- Limited Ag Chemical Products Spillage Liability (\$50,000 off premises)
- Animal Collision

