

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 in your Hobby Farm Program. For example, the following incidental businesses, among others, can be included under the policy:

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

Business stock and samples held in connection with insured incidental businesses can also be covered under your Hobby Farm Program.

Umbrellas

And, please remember that if your autos are also insured with us, you may qualify for our Farm & Ranch Umbrella which provides valuable additional coverage limits in many circumstances. Ask your agent for details.

Hobby Farm Program



Our flexible protection program for today's small acreage operations. Main qualifications:

- 80 acres or less owned or leased
- \$20,000 or less in gross farm income
- one or more insurable outbuildings, not to include a garage

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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 Hobby Farm Program. Please note that only the policy contains the actual coverages, definitions, deductibles, limits, conditions, limitations, exclusions and other provisions.

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*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 Hobby Farm Program for small acreage operations within our Farmowners Policy.

Your Dwelling

Comprehensive coverage for hobby farm homes is available. We offer you **Risks of Direct Loss**, by far our broadest and most popular option. This covers your home for direct losses except those specifically excluded in the policy. If you prefer you may also choose the options of:



Basic

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

Broad

All of Basic plus

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

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. Your Hobby Farm Program 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 **Broad** or **Risks of Direct Loss** option for your dwelling, you receive household personal property coverage for the same perils as the **Broad** perils. We also have an option to broaden coverage to **Risks of Direct Loss**. If you choose the **Basic** perils option for your dwelling, you receive **Basic** perils for your household personal property coverage.

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 used for watercraft
- \$500 on any motorized golf cart, snowmobile, or other motorized land vehicle owned by an insured 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 equipment

We can increase coverage on many of the above categories through Scheduled Household Personal Property and with no deductible.

Scheduled Household Personal Property

You can specifically insure the following classes of property:

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

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 up to \$10,000 for 30 days when we already insure that class of property.

Your Buildings and Structures

Most types of buildings, including barns and sheds, (and the power and light poles servicing each insured building) can be covered under your Hobby Farm Program.

Even seasonal or additional dwellings and other special structures and fencing 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 Hobby Farm Program:

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

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



Your Farm Personal Property



Most supplies, tools, machinery and livestock relating to a hobby farm may be specifically Scheduled or insured under Blanket coverage, and you have a number of options with respect to the perils insured against.

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

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

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 Hobby Farm Program. You may secure machinery glass breakage coverage without a deductible.

Livestock. When livestock is insured, your Hobby Farm Program 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 your Hobby Farm Program:

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



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
- Water Backup of Sewers and Drains
- Borrowed Farm Equipment
- Residential Glass Endorsement (no deductible)
- Trees, Shrubs, Plants and Lawn Endorsement
- Extra Expense Coverage
- Loss of Earnings Coverage

Plus, These and Other Discounts Can Save You Money

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

Your Liability and Medical Payments

Farm and Personal Liability

Adequate liability protection is very important. You've worked long and hard to attain what you have. Your Hobby Farm Program 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. Your Hobby Farm Program 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
- Animals in Contests or Stunting Activities
- Animal Rides for Charity or Profit
- Watercraft
- Animal Collision

