

Agribusiness Insurance

General Summary - ISO 2006

Coverage A - Dwelling

- Dwellings and attached structures
- Trees, shrubs, plants and lawns within 500' of a covered dwelling
- Materials on the insured location intended for use in building, altering or repairing a covered dwelling
- Extended replacement cost on covered dwelling available by endorsement
- Sump pump overflow available by endorsement

Coverage B - Other Private Structures Appurtenant to Dwellings

- Unattached structures appurtenant to the dwelling not used for farming purposes
- Up to 20% of the limit of insurance shown for Coverage A - no distance limitation
- Outdoor radio and TV antennas/satellite dishes attached to dwelling with a \$1,500 limit - may be increased

Coverage C - Household Personal Property

- Covered anywhere in the world
- Special limitations apply - limits may be increased

Coverage D - Loss of Use

- Coverage for necessary increase in living expenses if a covered cause of loss renders your home uninhabitable
- Fair rental value if a covered cause of loss renders a covered rental dwelling uninhabitable
- Loss and expense due to emergency prohibition against occupancy

Coverage E - Scheduled Farm Personal Property

This coverage allows you to choose those items you want specifically insured. A specific amount of insurance and selected coverage form is assigned to each item to be insured.

- Additional machinery, vehicles and equipment newly purchased are automatically covered up to \$100,000 for 30 days
- Replacement machinery, vehicles and equipment newly purchased are automatically covered up to \$50,000 for 30 days
- Coverage for additional acquired livestock during policy term - limitations apply
- Property in the custody of common or contract carrier is covered for \$2,000 - limit may be increased
- Livestock and specifically insured farm machinery (and equipment) covered on or away from the farm premises
- Hay, straw and fodder in stacks (up to \$100,000 in stacks) with a 100' clear space between stacks on own farm
- Foreign object intake endorsement available

Coverage F - Unscheduled (Blanket) Farm Personal Property

This coverage allows you to insure, on a blanket basis, a total value taken from a detailed inventory of your farm personal property. A coinsurance clause applies and the amount of insurance must be no less than 80% of the total inventory.

- Farm personal property covered at or away from insured location
- Livestock limit:
 - \$1,000 for any horse, mule or head of cattle under one year of age at time of loss
 - \$5,000 for any head of livestock not included in the above
- Farm products in the open are covered for 10% of the farm personal property limit shown in the declarations for fire, lightning, windstorm, hail, vandalism, vehicle and theft
 - Grain in piles, shocks, stacks and swaths
 - Fire and lightning coverage only for unharvested barley, corn, oats, rye, wheat and other grains, flax, soybeans and sunflowers
- Combines, cotton pickers, irrigation equipment, ATVs and hay must be listed separately and covered under Coverage E

Coverage G - Barns, Outbuildings and Other Farm Structures

- Coverage for farm buildings and structures other than dwellings
- Newly constructed farm buildings are automatically covered for \$100,000 for 60 days from first date of delivery
- Private power and light poles covered automatically up to \$1,000 Basic, \$1,500 Select and \$2,000 Select Plus

Additional Coverages

- Farm extra expense - \$1,000 included - higher limits available
- Pollutant cleanup and removal for \$10,000 by a covered cause of loss - may be increased to \$100,000
- Disruption of farming operations
- Identity theft
- Equipment breakdown

The information herein is intended to provide an overview of coverage and does not alter or amend any provision of any policy contract ultimately delivered. Potential customers should examine carefully the policy contract and consult an insurance professional for any questions concerning coverage.

This institution is an equal opportunity provider and employer.
Note: This summary is for general illustration only. See policy for program details.

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Coverages H, I and J - Liability Coverages

This policy can be tailored to provide the protection you need resulting from injury or property damage covered by this policy.

Coverage H

- Farm Comprehensive Personal Liability (FCPL) and/or Commercial General Liability (CGL)
- Premises/Operations Liability
- Products Liability
- Fire Legal Liability for \$100,000
- Care, Custody and Control
- Chemical Drift for \$25,000 - limit may be increased to \$500,000
- Custom Farming Receipts - \$10,000 included - limit may be increased

Coverage I

- Personal and Advertising Injury

Coverage J

- Medical Payment for \$5,000

Automobile - Farm Commercial and Private Passenger Vehicles

- Liability
- Physical Damage
- UM/UIM
- Medical payments
- Non-owned and hired
- Drive other car
- No-fault (where applicable)
- Lay-up program for farm trucks

Recreational Vehicles

- Watercraft
- Snowmobiles
- Four-wheelers
- Golf carts
- ATV

Excess Liability

- Broad protection over farmer's comprehensive personal, commercial operations and automobile liability

Perils

Basic Perils			
Fire or lightning	Aircraft	Theft	Earthquake loss to livestock
Windstorm or hail	Vehicles	Sinkhole collapse	Flood loss to livestock
Explosion	Smoke	Volcanic action	
Riot or civil commotion	Vandalism	Collision (E and F only)	
Broad Perils (Basic Perils plus the following)			
Electrocution of covered livestock	Drowning of covered livestock from external causes	Falling objects	Accidental discharge or leakage of water or steam
Attack on covered livestock by dogs or wild animals	Loading/unloading accidents	Weight of ice, sleet or snow	Freezing
Accidental shooting of covered livestock	Breakage of glass or safety glazing material	Sudden and accidental tearing apart	Sudden and accidental damage from artificially generated electrical current (A, B, C and D only)
Special Perils			
Broadest coverage available	Not named perils, named exclusions	Refer to form FP 10 60	

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Coverage Limits

Coverage A-D	Standard	Select	Select Plus
Coverage B • Other Private Structures Appurtenant to Dwellings (% of Coverage A)	10%	10%	20%
Coverage C • Household Personal Property (% of Coverage A)	50%	50%	70%
Coverage D • Loss of Use (% of Coverage A)	10%	20%	40%
Outdoor radio and TV antennas	\$1,000	\$1,500	\$1,500
Gold, money, platinum and silver	\$200	\$400	\$1,000
Letters of credit and securities	\$1,500	\$2,000	\$2,500
Watercraft equipment and trailers	\$1,500	\$1,500	\$2,000
Trailers (not used with watercraft)	\$1,500	\$1,500	\$3,000
Grave markers	\$5,000	\$5,000	\$5,000
Business property on premises	\$2,500	\$2,500	\$3,000
Business property off premises	\$500	\$625	\$750
Furs, jewelry, semi and precious stones and watches (theft and mysterious disappearance)	\$2,500	\$2,500	\$10,000/\$2,500
Goldware, silverware and pewterware (theft and mysterious disappearance)	\$2,500	\$2,500	\$10,000
Firearms (theft and mysterious disappearance)	\$3,000	\$4,000	\$6,000
Trees, shrubs, plants and lawn (maximum limit each)	\$500	\$1,000	\$1,000
Tree removal	\$1,000	\$1,000	\$1,000
Household personal property away from premises	Maximum of \$1,000 or 10% of Coverage C	Maximum of \$2,500 or 10% of Coverage C	Maximum of \$10,000 or 10% of Coverage C
Refrigerated products	\$500	\$600	\$1,000
Replacement keys	N/A	No limit - Deductible applies	No limit - Deductible applies
Service interruption (owner occupied dwellings)	N/A	N/A	N/A
Sewer back-up	Not included but available	Not included but available	Not included but available
Credit cards	\$500	\$1,000	\$10,000
Private power and light poles	\$1,000	\$1,500	\$2,000
Witness expense	N/A	\$600	\$600
Replacement cost contents	Not included but available	Not included but available	Included
Ordinance or law	Not included but available	Not included but available	Included
Debris removal	Included*	Included*	Included*
Glass	Included	Included	Included
Valuable personal articles	Schedule	Schedule	Schedule
Accidental death	N/A	\$1,000	\$1,000
Fire extinguisher recharge	N/A	\$200	\$200
Electronic apparatus in/on a vehicle	\$1,500	\$1,500	\$1,500
Electronic apparatus not in/on a vehicle	\$1,500	\$1,500	\$1,500
Extended replacement cost	N/A	Not included but available	Included

Earthquake subject to % of Deductible of Covered Property Amount. *25% of the loss to covered property, plus 5% of the limit of that covered property

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P.O. Box 9957 Phoenix, AZ 85023 800.874.9191 FAX 602.992.1570
 Entertainment@eqgroup.com www.EQGroup.com

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