



Allianz Global Corporate & Specialty®

# Agribusiness Farm & Ranch Multiguard®

Customizable Coverage to Protect Agricultural Enterprises

Allianz draws upon more than 135 years of experience protecting American farms and ranches to offer a wide range of coverages to meet the specialized needs of agribusiness.

Your client expects a farm or ranch policy to cover the basics: the home, agricultural buildings and farm personal property. But they also require protection in the event of bodily injury and property damage that may arise from farming or personal activities.

## Multiguard Farm & Ranch

Our Multiguard package covers

### Property

- Automatic inflation protection for residential or farm building construction costs
- Outdoor antennas and satellite dishes – \$5,000
- Money, gold, silver – \$2,000
- Watercraft – \$5,000
- Household personal property within a vault – \$50,000
- Newly acquired and replacement equipment – \$500,000
- Borrowed farm equipment, including leased / rented – \$50,000 (or \$100,000, depending upon the state)
- New construction – \$250,000
- Extra expense for machinery breakdown – \$5,000
- Pollutant cleanup and removal expense – \$10,000, with the option to increase to \$50,000 or \$100,000

### Liability

- Medical payments – \$5,000
- Fire damage liability – \$100,000
- Chemical drift: physical injury to crops, animals – \$100,000
- Damage to property of others – \$1,000
- Owned watercraft less than 50 horsepower and non-owned watercraft
- Incidental custom farming – annual receipts up to \$15,000

## Agricover Farm Endorsements

Easily enhance your client's protection with a suite of coverages in two separate endorsements:

### Property

- Electronic data processing equipment – \$10,000
- Employee tools – \$3,000
- Fire extinguisher recharge – \$250 per occurrence
- Cost of preparing proof of loss – \$2,000
- Key and lock replacement – \$1,500 per occurrence
- Backup of sewer and drains for dwellings
- Identity theft with restoration – \$25,000
- Kidnap and ransom expense – \$25,000
- Loss assessment – \$50,000

### Liability

- Broadened premises legal liability – \$500,000
- Increased medical payments – \$10,000
- Loss assessment coverage – \$50,000
- Broadened advertising injury, personal injury and named insured classes
- Unintentional failure to disclose hazards clause
- Notice of / knowledge of occurrence provisions
- Aggregate limits per location coverage

[www.agcs.allianz.com](http://www.agcs.allianz.com)  AGCS\_Insurance

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## Additional coverage options

Customize the policy further with these individual coverage options:

### Property

- Extended replacement cost for dwellings
- Replacement cost for equipment
- Disruption of farming operations
- Spoilage of perishable farm personal property
- Farm transit
- Recreational vehicles
- Specialized coverage for orchards, vineyards, dairies
- Equipment breakdown
- Assisted living facility coverage
- Unit-owners
- Equine

### Liability

- Excess / umbrella coverage (separate policy)
- Automobile coverage – trucks, trailers and private passenger types (separate policy contract)
- Limited agricultural pollution amendment
- Agricultural chemical drift (physical injury to persons, crops, animals)
- Aircraft dusting and spraying (physical injury to persons, crops, animals)
- Incidental business activities
- Liability while employed by others in non-farm jobs
- Employers' liability, employers' stop gap and employee medical payments
- Equine
- Hunting or fishing endorsement
- Custom farming and farm management

### About Allianz

As an international financial services company, we offer our 85 million customers worldwide products and solutions in insurance and asset management. Allianz Global Corporate & Specialty is our dedicated brand for corporate, specialty and mid market risks and insures over half of the Fortune 500® companies.

## Compare the difference in coverage and limits between Allianz and the industry standard

Farm Property Coverage	ISO	Allianz
Outdoor radio and TV antennas and satellite dishes	\$1,000	\$5,000
Money	\$200	\$2,000
Securities	\$1,500	\$5,000
Watercraft	\$1,500	\$5,000
Trailers	\$1,500	\$3,000
Electronic apparatus	\$1,500	\$10,000
Business property on premises	\$2,500	\$10,000
Business property off premises	\$500	\$2,500
Theft of silverware	\$2,500	\$10,000
Theft of firearms	\$3,000	\$10,000
Theft of jewelry, watches and furs	\$2,500	\$5,000
Gravemarkers	\$1,000	\$5,000
Refrigerated products	\$500 (HPP only)	\$2,500 (at an Insured location)
Arson reward	None	\$5,000
Cost of restoring farm operations records	\$2,000	\$5,000
Equipment breakdown	No	Yes
Assisted living facility coverage	Yes (optional)	Yes (optional)*
Unit-owners coverage	Yes (optional)	Yes (optional)*
<b>Scheduled Farm Personal Property</b>		
Stack limit for hay	\$10,000	\$50,000
Property in custody of common carrier	\$1,000	\$5,000
Replacement machinery / equipment	\$75,000	\$500,000
Newly acquired machinery / equipment	\$100,000	\$500,000
<b>Unscheduled Farm Personal Property</b>		
Property in custody of common carrier	\$1,000	\$5,000
Covers combines and irrigation equipment	No	Yes
<b>Farm Liability</b>		
Custom farming receipts	\$5,000	\$5,000
Farm Management	No	\$15,000
Chemical drift PD coverage	\$25,000	\$100,000
Chemical drift BI & PD coverage	No(PD only)	Yes(optional)
Aggregate limit per location	No	Yes(optional)
Blanket acreage	No	Yes(optional)
ATV off-premises coverage while traveling between locations for farming purposes	No	Yes *Broader COL options available.