Allen Financial Insurance Group

FARM & RANCH APPLICATION

13880 N Northsight Blvd Ste C109 Scottsdale, AZ 85261 800.874-9191 FAX 602.992.8327 Agribusiness@eqgroup.com

	Date:
	Agent:
AP	PLICANT INFORMATION
1.	Applicant Name:
2.	Mailing Address:
3.	Website: Phone Number:
4.	Proposed Effective Date: Expiration Date:
5.	Applicant is: 🗌 Individual 🔲 Joint Venture 🗌 Corporation 🔲 LLC 🗌 Partnership 📄 Estate/Trust 🗌 Other:
6.	Date Business Started: Years of experience:
7.	Type of experience:
8.	Is applicant the: 🗌 Owner 🔄 Operator 🔄 Tenant 🔄 Tenant-Operator
9.	Does applicant own any subsidiaries or have ownership in any other businesses?
	If yes, explain:

10. Required Questions

Yes/No	Question (for all "Yes" answers please provide complete details of all operations including exposures basis below)
]Yes ∏No	Has applicant had 3 or more claims in the past 3 years?
∐Yes ∐No	Does applicant have paid or reserved losses exceeding \$10,000 in the past 3 years?
□Yes □No	Are there any property losses?
□Yes □No	Are there more than 5 seasonal workers?
□Yes □No	Is there any type of boarding/housing of seasonal workers?
□Yes □No	Are there underground storage tanks?
□Yes □No	Are there any lakes or ponds with a public swimming or fishing exposure?
□Yes □No	Is there boarding of animals for others?
□Yes □No	Are there any farm/ranch tours for schools and/or the public?
□Yes □No	Are there any dairy farms?
□Yes □No	Are there exotic or wild animals?
□Yes □No	Are there any artificial insemination operations?
□Yes □No	Are there any commercial dairy processing facilities?
□Yes □No	Are there hog confinement operations?
□Yes □No	Is there any growing, processing, manufacturing of marijuana/Cannabis/CBD or related products (by owner or tenants)?
□Yes □No	Is there any growing or processing of industrial hemp (by owner or tenants)?
□Yes □No	Is there any growing or processing of tobacco (by owner or tenants)?
□Yes □No	Are there commercial silos &/or grain elevators?
□Yes □No	Any use of Hired &/or Non-Owned Autos?
□Yes □No	Any rental of farm or mobile equipment to others?
□Yes □No	Is there any commercial use of watercraft or rental of watercraft to others?
□Yes □No	Is there any land used &/or leased to others for use as ATV, Mud bogs, motor cross or other similar courses or activities?
□Yes □No	Is there any rental of saddle animals?
□Yes □No	Are there any Pick Your Own Orchard or Christmas Trees - Cut Your Own operations?
□Yes □No	Is Property coverage needed for greenhouses?
∐Yes ∏No	Is there any equine riding, training or lessons for 3rd parties?

11. Loss History – list all claims or occurrences for a minimum of 3 years

Date of Loss/Occ	Type of Loss	Description of Loss/Occurrence	Amount Paid

12. Prior Insurance Information for the past 3 years (This section must be completed)

Prior Carrier	Type of Insurance	Limits

Yes No

14. Schedule of Locations – list primary location first

				S	easonal and o	or vacant build	lings
Loc #	Bldg #	Address	Controlled Burns **	Seasonal	Vacant	Vacant over 2 years	How often is Property checked
			□Yes □No	□Yes □No	□Yes □No	□Yes □No	
			□Yes □No	□Yes □No	□Yes □No	□Yes □No	
			□Yes □No	□Yes □No	□Yes □No	□Yes □No	
			□Yes □No	□Yes □No	□Yes □No	□Yes □No	
			□Yes □No	□Yes □No	□Yes □No	□Yes □No	
			□Yes □No	□Yes □No	□Yes □No	□Yes □No	
			□Yes □No	□Yes □No	□Yes □No	□Yes □No	
			□Yes □No	□Yes □No	□Yes □No	□Yes □No	
** C	** Controlled or Prescribed Burns If performed, is responding fire district notified prior to burning Are burns done in compliance with all state and local regulations? Yes No						

FARM/RANCH Operations and Exposures -

1. 2. 3.	Total number of acres owned &/or leased land for insured's crop and grazing operations: Total number of acres owned and leased to others for the purpose of farming: Total number of acres leased to others for non-farming operations: What is land used for (please be specific)?	
4.	Are all tenants required to show proof of General Liability insurance with equal or greater limits of liability?	Yes No
	Do all tenants name applicant as an additional insured?	Yes No
5.	Total number of acres of unused or un-inhabitable land?	
6.	Total Receipts for all Farm/Ranch Operations:	
7.	Total Receipts for Non-Farm/Ranch Operations:	
8.	Is the operation: 🗌 Year-round or 🔲 Seasonal?	
	If seasonal, state when operations occur: From: To:	
	If seasonal, is the premises checked regularly?	Yes No
	a. How often is premises checked? Monthly Biweekly Weekly Other (explain)	
	b. Who checks premises?	
9.	Is Federal, State and Local Licensing current?	N/A Yes No
10.	Is applicant compliant with all Federal, State and Local requirements?	□N/A □Yes □No
11.	Is premises fenced?	🗌 Yes 🗌 No
	If yes, are all fences inspected and repaired on a regular basis?	Yes No
	Are all fences an appropriate height for animal species?	Yes No

12. Farm/Ranch Operations - include all that apply (Provide details and additional information in the space provided below)

Animals	Species/Use	Number of Animals	Owned By:		Acreage
	(list all)		Insured	Others	
Aquaculture (GR: \$)					
ASC Certified? Yes No					
Breeding (GR: \$)					
Dairy Farming					
Equine (Horses, ponies, mules, donkeys, etc)					
Fur Bearing Animals					
Livestock Large (bovine, goats, sheep, etc)					
Livestock Small (rabbit, mink, fox, etc)					
Livestock Exotics (alpaca, llama, bison, etc)					
Livestock – Confinement Operations					
Livestock - Feedlot					
Livestock - Grazing					
Poultry – Free Range					
Poultry Houses (Areasf)					
Reptiles					
Swine					
Wild (wolf/cats/bears/etc) (GR: \$)					
Worms					
Bees Honey (GR: \$)					# Hives:
Bees – Other (GR: \$)	purpose				# Hives:
Other (GR:)					
Other (GR:)					

Crop Land	Type of Crops (List all)	Receipts	Acreage			
Grains						
Flowers						
Greenhouses						
🗌 Hobby/Gentleman Farm						
Hydroponics						
Fruit/Orchards						
☐ Industrial Hemp (THC - <u><</u> 0.3%, dry wt)						
🗌 Marijuana (THC - > 0.3% dry wt)						
Mushrooms						
Nursery Stock						
□ Nuts						
□ Sod						
🗌 Tobacco						
Uineyards						
Vegetables						
Other:	Other:					
Describe in detail: Principal type of farming/ranching;	Describe in detail: Principal type of farming/ranching; Other operations; Additional information					

COVERAGES and LIABILITY LIMITS:

COVERAGE OPTIONS (Note monoline Property is not available)

Option 1 – CGL Farm (CG0001) with Basic Farm Premises Liability (FL0411)

Option 2 – Farm Liability (FL0020) – Coverage H-J (Monoline)

Option 3 – Farm Liability (FL0020) – Coverage H-J (Monoline) with CGL (CG0001) when "commercial exposures*" exist.

Option 4 – Farm Property (FP 0010) and Farm Liability (FL0020) – Coverage A-J (Package)

Option 5 – Farm Property (FP 0010) and Farm Liability (FL0020) – Coverage A-J (Package) with CGL (CG0001) when "commercial exposures" exist.

FARM & RANCH LIABILITY COVERAGE

Coverage	Limit	
H - Bodily Injury and Property Damage I - Personal and Advertising Injury J - Medical Payments	General Aggregate Limit	
H - Bodily Injury and Property Damage	Each Occurrence Limit	
I - Personal and Advertising Injury	Any One Person or Organization Limit	
H - Fire Damage	Any One Fire (Premises Rented to Insured)	
H - Medical Payments	Any One Person (except Residence Employees)	
Deductible (minimum \$1,000)		
Exclude Products / Completed Operations?	□Yes □No	

COMMERCIAL EXPOSURES (Provide details and additional information for all activities in the space provided below)

Commercial Exposures are incidental for profit operations, and any other non-farm/ranch operations. They include but are not limited to retail sales of farm/ranch products, tenant-occupied dwellings or buildings, seasonal/special events, meat or other farm product processing, home based businesses (i.e. day cares), land leased to others, other than farm/ranch land.

Check here if not applicable					
Exposure	Receipts	Exposure	Receipts		
Agritainment		Halls/Venues rented to others			
ABNB /VRBO/ Cabins / Vacation Rentals / Bed & Breakfast Number of Units:		Hay / Carriage Rides			
Amusement Devices		\Box Honey for sale direct to consumer Labeled with Warning for infants \leq 12 mos \Box Y \Box N			
Animals rented to others		Hotel / Motel with Pools			
Type of Animals: Purpose:		Hotel / Motel without Pools			
Archery/Skeet/Shooting Ranges		Hunting Leases or Hunting for third parties			
Athletic / Sports Contests		Livestock Sales, Dealers or Merchants			
 Artificial Insemination For Third Parties For Applicant only Semen Sales Prize Animals? Y N 		 Mazes / Pumpkin Patches Meat, Fish, Poultry, Seafood for 3rd parties: Curing/Smoking Processing (airtight containers) Processing (not in airtight containers) For 3rd Parties For insured use only 			
Boats or Watercraft Commercial use		Mowing activities along public roads? Are roads: Dirt/Gravel Paved Other:			
Boat or Watercraft Rental		Nursery / Garden Sales – direct to public			
Breeding of Animals for Sale		Orchard / Vineyard Operations for Others			
Species: Number of breeding females:		Parks / Picnic Areas / Playgrounds			
Buildings Leased to Others (LRO) Barns / Farm type: Other:		 Parks / Picnic Areas / Playgrounds Petting Zoos 			
Campgrounds / Camping / Glamping		Pick Your Own Row Crops - Fruits/Vegetables Orchard			
Christmas Trees Christmas Tree - Lots Only Yes No		Produce Handling or Packing for Others			
Christmas Tree - Lots OnlyYesNo"Cut Your Own"YesNo		Rental of Equipment to others Yes No			
Any Construction / Renovations in progress? Cosmetic and/or Structural GC Used Yes No Cert of Ins from all contractors Yes No		Retail Stores – Non-Food items Sold on Premises Sold off Premises Restaurants w/ Alcohol w/o Alcohol Rodeos			
Commercial Dairy Processing Facility		Safety/Supervision Procedures			
Crop Dusting		Sanitation Stations			
Dairy Product or Egg Sales		Seed Merchants			
Day Care Children Adults		School and/or Public Tours			

Dude Ranch	Stabling of Animals for others
Farm Management for others	Snow Removal for Others
Farm Stand on premises Farm Markets – Concession Stands – Retail operations Fishing including contests/tournaments Fostering of Animals	□ Towers – Owned by others Number: Max Height: COI w/ equal or greater limits provided? □ Y □ N Trails Used by others
Fruit or Vegetables Harvesting for Others Grain Hay Straw Sales	Hiking Riding ATV Other Length: Difficulty:
Grain Milling For 3 rd parties For Insured Use Only	Travel Agency Tours
Grain Elevators/Storage for Others Guides / Outfitters / Hunting Haunted Houses/Attractions	 Vineyards Wine Mfg: (Receipts:) Retails Wine Sales: (Receipts:) Tasting Rooms: (Receipts:)
Other:	Other:
Other:	Other:
Provide complete details of all activities listed above:	· · · · · ·

HABITATIONAL EXPOSURES

# of Family Occupied Dwellings:						
orkers	# of Buildings:	# of Sleeping units:				
🗌 # of Apartm	ent units:	·				
nal smoke detecto annually?	ors per local statute?	Yes □No Yes □No Yes □No Yes □No Yes □No				
another carrier?		Yes No				
If yes, provide Carrier, Policy #, Policy Period, Liability and Property Limits Additional Information:						
	orkers # of Apartmonal smoke detector annually?	orkers				

MISCELLANEOUS EXPOSURES

Swimming Pools (Above/Below Ground) #:				#:	Hot	Hot Tubs, Jacuzzis, Spas or similar equipment? #:		
	All - Fenced w/Self latching/locking Gate? Yes							
Diving Boards/Slides?								
	All compliant with state and local regulations? Yes No							
Compliant with Virginia Graeme Baker Pool and Spa Safety Acts? Yes No								
ATVs # Owned/leased by applicant: # Rented to Others:								
Farm Dogs	How many? Breeds of all:							
Hunting stands, elevated or tree stands, blinds: # Details:								
Snowmobiles	# Owned	d/leased	by ap	oplicant:		# Rented to Others:		
Lakes, Ponds, Re		#	Size	(acres):	Use:	se:		
and other bodies of	water			(
Are all lakes, ponds,	reservoir	s or oth	er boo	dies of water poste	d with no tres	passing and no swimming signs? Yes No		
Additional Informat	tion:							

OPTIONAL LIABILITY COVERAGES

Limited Fire Damage, Heat, Smoke, Fumes	\$25,000/25,000 (included) \$\$50,000/50,000 \$\$100,000/100,000
Chemical Drift Coverage	\$25,000/\$25,000 Chemical Drift (included) \$ 25,000/\$25,000 Chemical Drift (included) \$ 25,000 Chemical Drift (incl
Limited Fungi or Bacteria (Farm Liability only)	\$25,000/25,000
Limited Farm Pollution Liability (Farm Liability only)	\$25,000/25,000
Animal Rides for Profit or Charity (Farm Liability Only)	Gross Receipts: \$
Custom Farming Liability Coverage	Gross Receipts: \$
Personal Liability (CGL only)	
All-Terrain Vehicle Coverage	Number:
Additional Information: (Include year, make/model, SN fo	r all ATV)

ADDITIONAL INSUREDS and WAIVERS

Name	Address	Insurable Interest	ΑΙ	W

PROPERTY – COVERAGES A-G

Check here if not applicable

WILDFIRE AND BRUSH ZONES

1.	Are any properties located in an area designed by the state as a Wildfire or Brush Zone?	Yes No
	If yes, provide location numbers:	
2.	Brush, grass, hedges, shrubs, trees and dead vegetation are trimmed within 300 feet of insured structures?	Yes No
3.	Leaves, pine needles, and other debris are removed from all roofs, decks, and gutters on a regular basis?	Yes No
4.	Propane Storage Tanks are a minimum of 30 feet away from any insured structures?	Yes No
W	ATER SOURCES	
1.	Describe available water sources (lakes, ponds, tanks, pumps, other:	
2.	Has the local fire authority approved/certified all water sources?	∐Yes ∐No
3.	Miles to the nearest responding fire station: 🗌 Paidmiles 🛛 Volunteer	
AU	IXILIARY HEATING	
1.	Are any buildings equipped with auxiliary heating devices (i.e. wood/kerosene stoves/heaters, space heaters etc):	Yes No
2.	If yes provide complete details:	

Requested Property Deductible (minimum \$1,000):	
Wind Hail deductible – Percentage &/or fixed amount (if applicable):	
(Note – some mandatory or minimum deductibles may apply)	
Wind/Hail Excluded? Yes No (Note – based on location of risk and	nandatory wind/hail exclusion may apply)

If any buildings are vacant note in schedule and provide details - length of vacancy, condition of buildings, security etc below

Covera	ge A - DWELLING	GS	If Mobile Home	s indicate	e in Cons	tructio	n Type column below	
Loc &	Owner/family or	Limit	Construction Type	S/F area	ACV/ RC	Year	Building Systems Updates:	Cause of
Dwlg#	tenant occupied? (Vacant?)					Built	Roofs w/in 20 yrs; All other w/in 25 yrs:	Loss
							Yes No	
							Yes No	
							Yes No	
							Yes No	
Which d	welling is the prin	cipal residence						
Are all d	wellings equipped	d with smoke de	etectors that meet	local coc	les?		Yes No	
Are all sm	noke detectors chec	ked and batteries	s changed a minimu	m of semi-	annually?		Yes No	
Addition	al information:							

Covera	ge B – (Other Private	Structures	Any "Mobile	e Home" ty	/pe build	ings? I	f yes, indicate in Construction Type colu	umn below
Appurt	enant t	o Dwellings							
Loc & Dwlg#	Bldg #	Description/ Occupancy (Vacant?)	-	Construction Type	S/F area	-	Year Built	Building Systems Updates: Roofs w/in 20 yrs; All other w/in 25 yrs.	Cause of Loss
								Yes No	
								Yes No	
								Yes No	
								Yes No	
Additio	nal Infoi	mation:	· · · · ·		·				·

Covera	ge C – Household I	Personal Pro	operty (ACV at 1	ime of Loss; RC subject to policy conditions)
Loc & Dwlg#	Owner/family or tenant occupied?	Limit	Cause of Loss	Additional Information:
		•		

Coverage D – Loss of Use (principal living quarters rendered uninhabitable)					
Loc &	Limit	Cause of Loss	Additional Information:		
Dwlg#					

	Item	Year, Description, Make Model, Serial Number	Cause of Loss	Limit
j.1	Specifically described/scheduled Farm machinery, vehicles, equipment on or away from the "insured location"			
j.2	Specifically described/scheduled Farm machinery, vehicles, equipment on or away from the "insured location"			
j.3	Specifically described/scheduled Farm machinery, vehicles, equipment on or away from the "insured location"			
j.4	Specifically described/scheduled Farm machinery, vehicles, equipment on or away from the "insured location"			
a.	Grain, threshed seeds, beans; ground feed, silage, "livestock" feed, all in buildings, structures, sacks, wagons or trucks			
b.	Grain in stacks, shocks, swaths or piles in the open			
c.1	Hay, straw, fodder in buildings or structures			
c.2	Hay, straw, fodder in the open in stacks, windrows or bales			
d.	Farm products, materials and supplies			
e.1	"Poultry" (excluding turkeys unless specified) in the open		Not Covered	
e.2	"Poultry" (excluding turkeys unless specified) in the following "poultry" buildings:		Not Covered	
f.	Trays, boxes, box shook			
g.	Computers and related software			
h.	Miscellaneous equipment (machinery, vehicles, tools, supplies usual or incidental to farm operations)			
i.	Borrowed or rented without a written contract: farm machinery, vehicles, equipment			
k.	"Livestock"		Not Covered	
Ι.	Bees		Not Covered	
m.	Worms		Not Covered	
n.	Fish		Not Covered	
о.	Other Animals		Not Covered	
р.	Portable Buildings and Portable Structures			
q.	OTHER Miscellaneous Items – describe:			
q.1				
q.2				

FARM AND RANCH PREMISES DIAGRAM

- 1. Identify <u>all</u> buildings, lakes, ponds and storage tanks
- 2. Identify any structure(s) not to be insured for property (if applicable) with an "X" over the structure
- 3. Indicate estimated distance between structures

