



Allianz Global Corporate & Specialty®

# 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, agriculture 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.

Our Multiguard solution goes beyond basic insurance by covering more risks and providing higher limits. With Allianz coverage options, your client can customize their policy to fit the way they live and do business.

## 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 contract)
- 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 middle market risks and insures over half of the Fortune 500<sup>®</sup> 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	\$15,000
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.