



WHY US?

American Reliable Insurance Company® provides expert agribusiness and mortality underwriting; a 24/7 web-based rate/quote/policy admin system; responsive, service oriented claims personnel; and a group rating of "A" (Excellent) by AM Best.

OUR PRODUCTS

Farm & Ranch

Equine Liability

Equine
Mortality &
Major Medical

Commercial
Farm Auto

American Reliable
Insurance Company®

Farm, Ranch, and Stable



FARM & RANCH

Insurance for dwellings, contents, outbuildings, scheduled farm, personal property, blanket farm personal property, multiple deductible options, and liability limits up to \$1 million.

Available Coverages:

- Extended replacement cost on dwellings is available
- Newly constructed farm buildings up to 60 days/\$100,000 (excludes loss by theft)
- Enhancement endorsements
- Newly acquired machinery up to 30 days/\$100,000
- Discounts on structures up to 10 years of age
- Loss free discounts
- Pollutant clean up and removal up to \$100,000
- Limited pollution liability up to \$100,000
- Cab glass on mobile machinery
- Farm CGL or farm liability
- Excess or umbrella policies available
- Cyber liability and employment practices liability



EQUINE LIABILITY

Provides protection for commercial stable activities, including, but not limited to boarding, breeding, clinics, private lessons, riding academies, riding club events (sales and shows), and therapeutic riding operations (certification required).

- General liability
- Care, custody, or control
- Boarding, training, riding instruction, clinics, horse sales
- Riding clubs
- Therapeutic riding operations

MORTALITY & MAJOR MEDICAL

Insurance for the loss of equine assets due to theft, or death of a horse as a result of accident, injury, or illness/disease, including humane euthanasia.

Available Coverages:

- Mortality coverage for "agreed value"
- Emergency colic surgery expense reimbursement up to \$5,000 included
- 90 day coverage extension after expiration, for losses reported during the policy period

Optional Coverages:

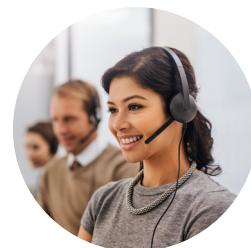
- Major medical & surgical coverage - available at \$7,500, \$10,000, and \$15,000 limits with no co-pay (only the deductible applies)
- Equine accident & illness - \$5,000 limit
- Surgical only coverage - \$5,000 limit
- Equine colic coverage - \$3,000 limit
- Horseman's enhancement endorsement - up to \$50,000 in tack coverage and \$500 in necropsy/burial expenses
- Worldwide coverage - extends coverage outside the continental United States and Canada to include transit to the United States

COMMERCIAL FARM AUTO

This flexible, combined single limit policy provides coverage for vehicle repairs, bodily injury for multiple individuals, and heavy property damage resulting from a covered loss.

Optional Coverages:

- Lay-up discounts
- Enhancement endorsements
- Specialty type auto classes
- Preferred auto discounts



EXPERIENCED PROFESSIONALS

American Reliable is a growing and an opportunistic specialized agriculture insurance company that provides a broad set of products, innovative technology and better than industry underwriting and claim services to meet our customers' risk needs.

- Staff has an average of 25 years of experience handling agriculture claims
- Excellent customer service - customer service satisfaction on 96% of claims
- Available 24/7 for reporting claims
- Can customize service for unique accounts

