

Trust the country's leading insurer of farms and ranches.

AgriChoice® gives you the flexibility to ensure your farm or ranch has the right protection.





Get customizable farm and ranch protection with AgriChoice.

We know every farm and ranch is different. That's why we developed AgriChoice, an insurance package that provides dwelling, property and liability coverage, plus options to tailor the policy to your specific needs. That way you can feel confident you're only paying for the protection you need, not the coverages you don't.

Standard coverage in the policy on covered property includes:

- Rental reimbursement on farm machinery and equipment
- Equipment breakdown coverage for your farm dwellings and structures
- Global positioning equipment covered for special causes of loss
- Cab glass repair or replacement with no deductible
- Foreign object damage to combines covered at no additional charge
- Farm machinery contact with roadbed or ground with no additional charge
- Primary coverage for borrowed farm machinery (your insurance pays first)
- Fire extinguisher recharge costs
- \$5,000 coverage for credit card fraud

An AgriChoice policy also includes the following coverages:

Base protection — liability insurance

- Coverage provided for liability resulting from non-farming business activities (with receipts less than \$5,000) of your children under the age of 21
- Coverage provided for liability claims resulting from scheduled rental dwellings
- Liability coverage is available for custom feeding operations without endorsement
- Liability coverage included for farm employees or tenants, or for custom farming and farm management operations
- Medical payments coverage is extended to people who live on your property for short time periods and are injured while living on your property
- Damage to property of others provided up to \$2,500 per occurrence caused by an insured
- Coverage for custom farming when your receipts are less than \$5,000
- Fire legal liability coverage provided up to \$100,000 per occurrence and extended to cover tools and appliances that generate accidental smoke or smudge
- Coverage provided for dairy farm products of others damaged due to your milk on a shared loss basis up to \$5,000 per occurrence
- Liability coverage provided for roadside stands and farmers' markets when annual gross receipts are less than \$500
- Coverage for liability losses caused by full-time students up to age 24, if a relative, or 21, if in your care or the care of a relative living with you
- Coverage provided to cover liability losses caused by anyone legally responsible for the custody or use of animals or watercraft with the owner's permission
- \$15,000 limit for personal and advertising injury resulting from the liability of any minor children



Base property coverage — farm homes and buildings

- 125% replacement cost coverage for owner-occupied homes when the dwelling is insured to 100% of full replacement cost
- Newly constructed farm buildings (Basic Cause of Loss) up to \$250,000
- Costs for loss of use of homes and housing are covered for the loss you incur for up to 12 months
- If you lose the use of your home due to a civil authority (for example, an emergency evacuation), there is a 12-month time limit for coverage
- Coverage provided for trees, plants and shrubs for up to \$1000; cost to remove fallen trees by a covered loss covered up to \$2,500 per loss/\$1,000 per tree
- Equipment breakdown coverage for farm homes and dwellings, and farm structures
- Fencing (excluding field and pasture fences) up to \$5,000 per occurrence
- Any on-premises permanent storage tanks can be covered as farm buildings and structures
- Coverage provided for privately owned power and telephone poles and other electrical and telephone apparatus for up to \$2,500
- Extra expense incurred to resume operations resulting from a covered cause of loss to farm buildings up to \$5,000



Household personal property

- Special limit for gold up to \$1,000
- Coverage for watercraft includes coverage for watercraft parts and accessories up to \$2,500
- Grave marker coverage up to \$5,000 and includes coverage for mausoleums for Basic or Broad Causes of Loss
- Platinumware and platinum-plated ware covered up to \$5,000 for loss by theft
- Unscheduled miscellaneous equine tack equipment covered up to \$1,000
- Theft of furs covered up to a \$2,500 limit
- Coverage for theft of firearms up to a \$5,000 limit
- \$1,500 in coverage is automatically included for vehicle and recreational vehicle parts or equipment not attached to a vehicle when stored on premises
- Coverage for household refrigerated products up to \$1,000 in the dwelling you occupy (or structure appurtenant to it like a garage)
- Coverage for business personal property on your premises up to \$2,500 (off premise up to \$1,500)
- Landlord furnishings covered up to a \$5,000 limit

Farm personal property*

- Coverage for damage by refrigeration failure to farm personal property (like medications or semen) up to \$1,000
- Extra expense incurred to resume operations resulting from a covered loss to farm personal property up to \$5,000
- Coverage for unharvested grain or crops (barley, oats, corn, rye, wheat or other grain) up to \$10,000 and \$5,000 for other crops
- When specifically scheduled, hay, straw and fodder covered for up to \$100,000 per stack
- Accidental livestock death due to hunting or collision—up to \$1,000 per animal and up to \$5,000 per occurrence
- Coverage for farm products in transit—up to \$10,000 per occurrence

* For these coverages to be available, items must be specifically identified in the policy.

Farm equipment*

- Primary coverage for borrowed farm equipment up to \$75,000 with no deductible for up to 30 days
- Automatic coverage for replacement farm machinery up to \$250,000 for up to 60 days
- The coinsurance provision (for additional or replacement machinery or equipment that is not insured to value; i.e. underinsured) allows for \$250,000 to be subtracted from the coinsurance calculation if limits are inadequate to replace covered machinery or equipment
- Coverage for rented or leased farm machinery up to \$100,000 for up to 60 days
- Coverage for farm machinery rental reimbursement up to \$10,000 (\$1,000 per day limit applies)
- Fixed irrigation systems are covered for Special Causes of Loss
- Up to \$250 included in the base AgriChoice policy for farm machinery roadside assistance
- Extra expense incurred to resume operations resulting from a covered loss to farm equipment up to \$5,000

Additional coverages

- If debris removal expense exceeds 25% of the amount of a loss or applicable limit of insurance, the additional limit is 10%
- \$2,500 coverage is available for rewards for information about arson, theft or crime
- Expenses incurred to recharge portable fire extinguishers when used to combat a covered fire
- Fire department service charge coverage up to \$2,500; coverage also applies to the policyholder's own fire district charges
- Pollutant clean up and removal on the insured's location for Broad Causes of Loss up to \$25,000

* For these coverages to be available, items must be specifically identified in the policy.





The Protection Plus endorsement enhances select coverages to expand your AgriChoice policy.

Property coverage — household personal property

Coverage for personal property for your home not covered under the policy (for example, a vacation home) is 30% of the limit of insurance for household personal property or \$3,000 — whichever is greater. Coverage is up to 30 days for personal property moved to a newly acquired principal home.

Special limits for personal property are:

- Gold — up to \$3,000
- Watercraft — up to \$5,000
- Non-farm or non-watercraft trailers — up to \$5,000
- Business property in a covered structure — up to \$10,000
- Business property off premises — up to \$2,500
- Electronic apparatus (example: GPS system) — up to \$2,500
- Limits for loss by theft to:
 - Furs — up to \$5,000
 - Goldware, silverware, platinumware, etc. — up to \$10,000
 - Firearms — up to \$10,000
- Refrigerated products — up to \$2,000

Coverage extensions and additional coverages

- Trees, shrubs, plants and lawns — up to \$2,000
- When inadequate limits are available to cover debris removal, this endorsement provides up to 20% of the limit of insurance applying to the damaged property
- Landlord furnishings — up to \$10,000
- Credit card and fund transfer card; forgery and counterfeit currency — up to \$10,000
- Backup of sewers or drains or sump pump overflows — up to \$5,000
- Lock and key replacements on your primary dwelling — up to \$2,500
- Loss to property within a vault at a bank or savings and loan institution — up to \$25,000
- Removal of fallen trees — up to \$5,000 (\$2,000 per tree)

Liability coverage

- Watercraft liability covers watercraft up to 100 hp

By offering increases to some policy limits, the Premier Protection Plus endorsement can expand your coverage further.

Property coverage — household personal property

Coverage for personal property for your home not covered under the policy (for example, a vacation home) is 30% of the limit of insurance for household personal property or \$3,000 — whichever is greater. Coverage is effective for 60 days for personal property moved to a newly acquired principal home.

Special limits for personal property are:

- Gold — up to \$3,000
- Watercraft — up to \$7,500
- Non-farm or non-watercraft trailers — up to \$5,000
- Business property in a covered structure — up to \$10,000
- Business property off premises — up to \$2,500
- Electronic apparatus (example: GPS system) — up to \$3,000
- Limit for loss by theft to:
 - Furs — up to \$10,000.
 - Goldware, silverware, platinumware — up to \$15,000
 - Firearms — up to \$10,000
- Vehicle parts and equipment — up to \$3,000 coverage while on premises
- Refrigerated products — up to \$2,000

Coverage extensions and additional coverages

- Trees, shrubs, plants and lawns — up to \$2,000; coverage to remove fallen trees is provided up to \$5,000 / \$2,000 per tree
- When inadequate limits are available to cover debris removal, this endorsement provides up to 25% of the limit of insurance applying to the damaged property
- Landlord furnishings — up to \$10,000
- Credit card and fund transfer card; forgery; counterfeit currency limit — up to \$10,000
- Assessments by an association for damage to common areas — up to \$10,000
- Fire department service charge coverage — up to \$3,500
- Damage to farm personal property of others — up to \$7,500
- Backup of sewers or drains or sump pump overflows — up to \$7,500
- Lock and key replacements on your primary dwelling — up to \$2,500
- Loss to property within a vault at a bank or savings and loan institution — up to \$50,000
- Removal of fallen trees — up to \$5,000 (\$2,000 per tree)

Liability coverage

- Watercraft liability covers watercraft up to 100 hp
- Property damage to others coverage — up to \$5,000

The AgriChoice® Select endorsement offers additional limits to select coverages for your farm or ranch, including:

- Additional and replacement farm machinery and equipment — \$500,000 for up to 60 days
- Rental reimbursement on farm machinery and equipment — up to \$2,000 per day / \$15,000 per loss
- Unharvested grain or crops — up to \$15,000 for unharvested grain crops and up to \$7,500 for other crops
- New construction of farm buildings — up to \$500,000 for 90 days of coverage
- Cost of restoring valuable papers and farm operation records — up to \$7,500
- Accidental livestock death — up to \$1,500 per head / \$7,500 per occurrence
- Borrowed farm machinery, vehicles and equipment — up to \$100,000 (30 day limit)
- Money and securities — coverage provided to cover loss of money and securities used in your farming operation while at your home or in transit or at a bank or savings institution (no deductible, \$10,000 limit)
- Forgery and alteration — coverage provided up to \$2,500 to cover loss resulting from the forgery or alteration of a check, draft or promissory note (no deductible)
- Farm office lock replacement — coverage provided up to \$1,000 for replacement of locks when keys are lost to a farm office building (no deductible)
- Farm products in transit — up to \$15,000
- Farm computer and farm office equipment (including furnishings) used in the management of your farm — up to \$5,000
- Extra expense — up to \$10,000 for extra expense you incur to resume normal farming operations
- Fire legal liability — up to \$250,000 for fire damage liability to premises used, rented or leased by you in your farming operation



The AgriChoice Elite endorsement offers additional limits to select coverages for your farm or ranch, including:

- Additional and replacement farm machinery and equipment — \$500,000 for up to 60 days
- Rental reimbursement on farm machinery and equipment — up to \$2,500 per day / \$20,000 per loss
- Rented or leased farm machinery, vehicles and equipment — \$500,000 for up to 90 days
- Unharvested grain or crops — up to \$25,000 for unharvested grain crops and up to \$10,000 for other crops
- New construction of farm buildings — up to \$500,000 for 90 days of coverage
- Cost of restoring valuable papers and farm operation records — up to \$10,000
- Accidental livestock death — up to \$2,000 per head / \$10,000 per occurrence
- Accidental livestock death for youth organization projects
- Borrowed farm machinery, vehicles and equipment — up to \$100,000 (30 day limit)
- Money and securities — coverage provided to cover loss of money and securities used in your farming operation while at your home or in transit or at a bank or savings institution (no deductible, \$10,000 limit)
- Forgery and alteration — coverage provided up to \$2,500 to cover loss resulting from the forgery or alteration of a check, draft or promissory note (no deductible)
- Farm office lock replacement — coverage provided up to \$1,000 for replacement of locks when keys are lost to a farm office building (no deductible)
- Farm products in transit — up to \$25,000
- Farm computer and farm office equipment (including furnishings) used in the management of your farm — up to \$10,000
- Extra expense — up to \$10,000 for extra expense you incur to resume normal farming operations
- Fire legal liability — up to \$300,000 for fire damage liability to premises used, rented or leased by you in your farming operation





Here are commonly found coverages that can be included in your AgriChoice package:

Disruption of farming operations

Provides coverage for extra expenses plus business income losses up to the limits you choose if you suffer a covered loss to farm buildings.

Equine liability

Optional coverages available for the breeding, boarding and training of equine. Coverage for equine exhibitions, competitions and riding instruction may also be available, but requires underwriting approval.

Hay coverage increased stack limits

This endorsement increases the hay stack limitation included in the base coverage form.

Identity fraud expense coverage

Reimburses you for up to \$25,000 to restore your identity.

Livestock care, custody and control

Coverage options available for livestock that is not owned by the insured, but in their care, custody and control.

Livestock freezing or smothering

Extended coverage for owned livestock when suffocation results from ventilation failure or change in temperature from electrical interruption or mechanical breakdown.

Orchard/Vineyard

Coverages in this endorsement include specified causes of loss coverage for damaged or destroyed trees or vines, contamination of orchard and vineyard products, harvested orchard or vineyard products and signs.

Peak season

Allows you to increase limits for specified items at specified locations for certain periods of time.

Pollution liability

Pollution liability coverage is available with options you can tailor to your specific risks.

Temperature sensitive farm personal property

This endorsement broadens coverage on refrigerated farm products and supplies to include damage caused by spoilage due to an electrical interruption or a mechanical or electrical breakdown of a refrigeration system.

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