

Highlights

- **Eligibility**- Individuals, partnerships, corporations, limited-liability corporation (LLC) owner or tenant operator.
- **Format** - Multi-line policy able to include dwelling, personal property, farm property, farm personal property, liability, auto, care, custody or control, watercraft, and umbrella in one policy.
- **Deductibles** - \$500 to \$25,000
- **Fire Department Service** – No limit, no deductible
- **Debris Removal** – 25% of paid loss.
- **Pollution Clean-up** – \$15,000 if covered cause of loss

Coverage A – Dwelling

- **Replacement Cost** – Included when insured to 80% or more of replacement cost value. To 125% of limit available for charge, subject to underwriting requirements.
- **Inflation Guard** – Included at 5%
- **Satellite Dish/Antenna** – \$250 excess of deductible.

Coverage B – Appurtenant Private Structures

- **Limit** - 10% of dwelling limit for detached garages, swimming pools, etc. Higher limits available for charge.

Coverage C – Household Personal Property

- **Limit** - 70% of dwelling limit. Higher limits available
- **Property off premises** - Larger of 10% or \$3,000 worldwide
- **Special Limits** -
 - \$2,500 for unlicensed trailers, watercraft, gravemarkers
 - \$2,500 theft of jewelry or furs
 - \$3,000 theft of guns
 - \$500 money, gold, platinum, silver
 - \$2,500 business property on premises, 10% off premises
- **No Limit** - Goldware, silverware
- **Replacement Cost** - For nominal charge, Coverage C Limit automatically increased to 70% of dwelling limit.
- **Refrigerated Products** – \$500 for refrigerated household contents. No deductible
- **Credit Card** - \$2,000 for theft

Coverage D – Loss of Use / Rental Value

- **Limit** - 20% of dwelling limit

Coverage E&F – Farm Personal Property

- **Borrowed Farm Machinery**: \$50,000 for up to 30 days
- **Personal Property of Other**: \$2,500
- **Replacement Cost** : Available for office contents and tack
- **Transportation**: \$2,000 included

- **Farm Records:** \$2,000 for restoration. No deductible
- **Extra Expense:** \$2,000 included. No deductible
- **Livestock:** Up to \$3,000 per animal available
- **Peak Season:** Available for seasonal fluctuations

Coverage G – Other Farm Structures

- **Replacement Cost:** Applies when insured to 80% of Replacement Cost. If not insured to 80%, actual cash value applies
- **New Construction:** Automatic \$125,000 coverage for 60 days
- **Loss of Income:** Available for covered perils
- **Blanket Coverage:** Available for farm buildings other than dwellings

Farm General and Personal Liability

Limits

Occurrence	\$100,000 – \$1,000,000
General Aggregate	\$200,000 – \$2,000,000
Aggregate Products/Completed Operations	\$200,000 – \$2,000,000
Personal/Advertising Injury	\$100,000 – \$ 1,000,000
Chemical Drift Aggregate	\$25,000 – \$500,000
Medical	1% of occurrence limit
Fire Damage	\$100,000

- **Newly acquired or leased premises:** Automatically covered during policy term. Must be added at renewal to be covered.
- **Broad Form Contractual:** Included
- **Custom Farming:** Included when receipts less than \$10,000
- **Non-Owned Auto:** Included
- **Personal Injury:** False arrest, slander, wrongful entry and eviction covered
- **Advertising:** Included
- **Incidental Business Pursuits:** Available subject to underwriting guidelines for charge
- **Catastrophe Liability:** Umbrella available by endorsement with limits \$1,000,000 to \$25,000,000