UNDERWRITING GUIDE

- Eligible Farming Operations (including but not limited to):
 - Vegetable, fruit, and other crop farms
 - Dairy Farms
 - Livestock Farms
 - Mixed Farms (Crops & Livestock)
 - Greenhouse, Nursery, & Floriculture Farms
 - Orchards



PRODUCT FEATURES

- Coverage for Residences on Farm
- Coverage for Farm Buildings and Structures
- > Coverage for Farm Personal Property Blanket or Scheduled available
- In-ground oil tanks are eligible
- Woodstoves are eligible
- > Farms with prior claims considered
- Coverage forms 1, 2, and 3 available
- Replacement Cost and Actual Cash Value available
- Credits available include New Home, Lighting Rod for Barns, Maintenance, whole house generator, and central station burglar/fire alarm

AVAILABLE LIMITS

- TIV Property limits up to \$2M Higher limits available
 - Coverage A limits to \$800,000
- Personal Liability up to \$1M with special considerations up to \$2M
- Inland Marine Livestock Coverage available
- > Inland Marine machinery and equipment coverage available
- > Farm Extra Expense Coverage available
- > Incidental business exposure coverage available

DEDUCTIBLES

- Property deductibles start at \$500
- > No liability deductible



INELIGIBLE CHARACTERISTICS

- Unfenced swimming pools or fenced pools without locking gate
- Properties that lack maintenance
- Insureds with a poor loss history
- > Open claims will be reviewed by underwriting for eligibility



Let's Talk Turkey!