

FARM PROTECTOR PROGRAM

INTRODUCTION

Our Farm Program has been designed specifically to meet the requirements of today's modern farm. This program provides a complete and flexible package of insurance coverage's for the good farm property. The farm risk may be written on packaged bases (Sections 1 & 2 Coverage's) or a mono line basis (Section 1 only).

The Farm Program is available for: Owner Operators, Tenant Operators and Non-operating Landlords living on or away from the farm premises.

DEFINITION OF FARM PROPERTY

Farm Property is defined as dwellings, outbuildings or other structures used in connection with farm produce, livestock, hay, grain, farm implements, machinery and supplies. Farm property may be situated on land used for poultry, truck, fruit, livestock, dairy or other farming purposes, whether located inside or outside the corporate limits of cities, towns and villages. A risk is considered a farm when:

- a. The Insured's principal occupation is farming, or
- b. The Insured's income from farming is substantial, or
- c. A farm operation is conducted on the insured property under the Insured's direction.

Rules, rates, forms and endorsement developed by this Company will govern in all cases not specifically provided in this manual.

VALUATION

All property written under the Farm Protector Program should be insured, at minimum, for full actual cash value based on utility and reviewed periodically. For replacement cost feature refer to the specific guidelines outlined in the manual.

The success of the program is dependent upon the agent's personal knowledge of the risk regarding both the physical and the moral eligibility. **Agents are required to inspect each risk, maintaining the proper coverage as a safeguard to the Insured.**

Note: This Company reserves the right to inspect each farm and farm property to be insured.

FARM PROTECTOR DESCRIPTION

Farm Protector Policy Coverage Relationships

<u>Coverage</u>	<u>Owner Occupied</u>		
	<u>Farm Dwelling</u>	<u>Farm Tenant</u>	<u>Farm Dwelling</u>
A – Dwelling	Amount of Ins.	NA	Amount of Ins.
C-Personal Property	50% of Cov. A Or 70% of Cov. A	Amount of Ins.	Amount of Ins.
D-Additional Living Expense/Loss of Rent	20% of Cov. A	20% of Cov. C (HO4)	10% of Cov. A
E-	Special Limits		
F-Outbuildings	Amount of Ins.	Amount of Ins.	Amount of Ins.
G-Scheduled	Amount of Ins.	Amount of Ins.	Amount of Ins.
H-Blanket	Amount of Ins.	Amount of Ins.	Amount of Ins.
			Optional OLT <u>Liability</u>
W-Personal Liability	\$100,000	\$100,000	\$100,000
Y-Medical Payments	\$ 1,000	\$ 1,000	\$ 1,000

STANDARD COVERAGE DESCRIPTIONS – SECTION I

PERILS INSURED AGAINST

Group 1 – Basic Perils

Covers Dwelling, Unscheduled Personal Property, Property On and Off the Insured Location, Additional Living Expense/Loss of Rent, Farm Outbuildings and Farm Personal Property against loss caused by:

- a. Fire or Lightning
- b. Removal
- c. Windstorm or Hail
- d. Explosion
- e. Riot or civil Commotion
- f. Aircraft
- g. Vehicles
- h. Vandalism and Malicious Mischief
- i. Smoke

FARM PROTECTOR DESCRIPTION

Group 2 – Broad Form Perils

Covers Dwelling, Unscheduled Personal Property, Property On and Off the Insured Location, Additional Living Expense/Loss of Rent, Farm Outbuildings and Farm Personal Property against loss caused by Group 1 – Basic Perils and the following Broad Perils:

- | | |
|---|--|
| a. Theft | j. Accidental Discharge Overflow of water or Steam. |
| b. Overturn of Farm Personal Property | k. Freezing of Plumbing, Heating and Air Conditioning Systems. |
| c. Electrocution of Livestock | l. Falling Objects |
| d. Attack by Dogs or Wild Animals | m. Weight of Ice, Snow or Sleet |
| e. Accidental Shooting of Livestock | n. Collapse |
| f. Drowning of Livestock | o. Breakage of Glass |
| g. Collision of Farm Machinery | p. Sudden and Accidental Damage from Artificially Generated Electrical Current |
| h. Flood to Farm Machinery | |
| i. Sudden and Accidental Tearing Apart of Heating Systems | |

Group 3 – Other Perils

Provides additional risks of physical loss coverage (except exclusions) to Dwellings, Unscheduled Personal Property, Additional Living Expense/Loss of Rent, Outbuildings and Farm Equipment and Machinery if indicated on the Declaration Page.

DESCRIPTION OF FARM PROTECTOR PROGRAMS

Coverage A – Dwellings

Covers dwellings on insured location, including attached structures. Dwellings owner occupied or tenant occupied are eligible under this program.

Coverage C – Personal Property

Covers personal property owned or used by an Insured. The limit of liability for insured personal property while temporarily away from the insured location is 10% of coverage, but not less than \$1,000.

Students occupying an apartment, rooming house or dormitory room are considered to be temporarily away from the insured location. Coverage for personal property is limited to 10% of the personal property coverage of the parents' policy. (This applies if the student is still a member of the parents; household).

FARM PROTECTOR DESCRIPTION

If coverage is needed in excess of the 10% provided by the parents' policy, show the school residence as a second location on the parents' policy and indicate the amount of contents coverage desired for that location. Use the policy deductible and contents rate.

Note: The student, whether or not a member of the parents' household, may be insured with a separate tenants policy.

If the named insured moves the personal property from one principal residence within the state to another, coverage is provided automatically at the new location for 30 days.

Special Limits of Liability

\$200	Money, Bank Notes, Bullion, Gold, Silver, Etc.
\$1,000	Securities, Accounts, Deeds, Passport, Stamps, Etc.
\$1,000	Watercraft including their trailers, furnishings, equipment and outboard motors.
\$1,000	On Trailers not used with watercraft.
\$1,000	On Grave markers
\$1,000	For loss by theft of Jewelry, Precious and Semi-Precious Stones, Furs, Etc.
\$2,000	For loss by theft of Firearms.
\$2,500	For loss by theft of Silverware, Silver & Gold Plated Ware, Etc.
\$2,500	On Business Property on the Insured Location.
\$250	On Business Property off the Insured Location.
\$500	Recreational Motor Vehicles.
\$500	Dismounted Camper Bodies.
\$200	Detached Tires.
\$500	Outdoor Radio and Television Equipment (including Satellite Dish).

Coverage D – Additional Living Expense/Loss of Rent

Covers reasonable increase in living expense necessary to maintain the Insured's normal standard of living while the Insured lives elsewhere, until the residence location is repaired or replaced or the Insured permanently relocates.

FARM PROTECTOR ADDITIONAL COVERAGES

Coverage E – Additional Coverages

Refer to the policy for specific coverage availability.

a. **Trees, Shrubs, Plants and Lawns**

Covers up to 5% of Coverage A – Dwelling not to exceed \$1,500 for damaged trees, shrubs, plants or laws, caused by specific perils as outlined in the policy. Up to \$300 will be paid on any one item. Items grown for business or farming purposes are excluded. Coverage is limited to 250 feet of the Insured dwelling.

b. **Debris Removal**

Covers up to \$1,500 per occurrence for debris removal following an insured loss, above the limit of liability for the covered property.

c. **Credit Card Forgery** (Applicable only if we provide coverage under coverage C, Personal Property).

Coverage up to \$1,000 per occurrence for the legal obligation of an Insured to pay because of theft or unauthorized use of any credit card or charge plate issued to an Insured. No deductible applies.

d. **Fire Department Service**

Covers up to \$500 per occurrence for Insured's liability under a contract or agreement when a Fire Department is called to protect the insured property from perils insured against. No deductible applies.

e. **Refrigerated Products**

Covers up to \$500 for loss or damage to insured contents (Coverage C) of a freezer or refrigerated unit on the insured location. The loss or damage caused by change in temperature must result from: Interruption of electrical service by utility company, mechanical or electrical breakdown of the refrigeration system or accidental interruption of electrical service. No deductible applies.

f. **Reasonable Repairs**

Covers necessary repairs made solely to protect covered property from further damage following an insured loss.

FARM PROTECTOR ADDITIONAL COVERAGES

g. **New Construction**

Covers up to \$25,000 for loss to new, permanent farm buildings erected on insured location during the first 30 days from date construction begins.

h. **Private Power and Light Poles**

Covers up to \$1,000 for owned private power and light poles, including switch boxes, fuse boxes, outside lights and wiring, for loss caused by one of the perils identified in Group 1 & Group 2 perils of the policy.

i. **Farm Operations Records**

Covers up to \$300 for expenses incurred by an Insured to research and obtain data necessary to reproduce, replace or restore farm operations records damaged or destroyed by one of the perils identified in Group 1 & Group 2 perils of the policy.

j. **Farm Machinery Glass**

Covers up to \$300 for breakage of glass which is part of farm machine insured under this policy.

Coverage F – Farm Outbuildings

Covers farm outbuildings or other structures, including their permanent fixtures, water pumps and permanent equipment. Attached silos and fences must be insured specifically. Field and pasture fences are not eligible.

Coverage G – Scheduled Farm Personal Property

Covers farm personal property specifically listed on the declarations. Machinery and materials are meant for tools, supplies and small equipment, not to exceed \$1,000 on any one item. Newly acquired machines under Specifically Named machines are covered up to 30 days after acquisition not exceeding \$5,000. Please refer to the policy for items not insured.

Coverage H – Blanket Farm Personal Property

Covers farm personal property usual and incidental to the operation of the farm while on or temporarily away from the insured location. Refer to policy for Special Limits of Liability. Blankets must be insured to 100% of the inventory. This coverage is subject to an 80% co-insurance clause.

FARM PROTECTOR ADDITIONAL COVERAGES

a. **Cargo – Coverage G and H**

Provides risks of physical loss coverage (except exclusions) to Farm Personal Property for loss occurring while the described property is in transit, in the process of being loaded for transit or unloaded after transit. **Cargo is subject to minimum \$250 deductible or higher deductible if indicated on the declarations.** Cargo hauled by common carrier is excluded.

STANDARD COVERAGE DESCRIPTIONS – SECTION II

PERSONAL LIABILITY

SEE LIABILITY SECTION OF MANUAL

OLT LIABILITY

SEE LIABILITY SECTION OF MANUAL

FARM PROTECTOR UNDERWRITING GUIDELINES

ELIGIBLE LIST

The insured may be:

- Owner/Occupant of a 1-2 family dwelling.
- Tenant of a dwelling, farm dwelling, or mobile home.
- Owner/Tenant Operator of a farming operation, up to 2500 acres.

CONSIDERATION LIST – Submit Non-Bound

The following risks may not be bound by the agent. Submit to Company for Underwriting approval.

- Premises with questionable unsafe characteristics.
- Premises with visible trash and debris that can be removed or cleaned up.
- Unfenced or inadequately fenced swimming pools.
- Vacant dwellings with future occupancy contemplated.
- Open pits or stone quarries on the insured locations.
- Custom Farming (with or without spraying) which exceeds \$15,000 receipts annually.
- Poultry operations
- Animal confinement operations.
- Farm in excess of 2500 acres.
- Three losses in five years.
- Homes and/or outbuildings being remodeled or repaired or with unrepaired damage.
- Homes without continuous masonry foundation.
- Exposed Styrene or Urethane foam insulation.
- Vacant dwellings.

PROHIBITED LIST – DO NOT SUBMIT

The following risks are **PROHIBITED**:

- Commercial risks.
- Home Day Care Operations with 4 or more children.
- Rental dwellings containing more than 4 family units.
- Insured's with vicious animals. – See RMIC prohibited list.
- Home heated primarily by wood burning appliance.
- Home without interior plumbing.
- More than 10 rental units for any one insured.
- Breeding, raising and selling of dogs on the premises.
- Turkey operations.
- Property under bankruptcy proceedings.

FARM PROTECTOR UNDERWRITING GUIDELINES

- Low utility or unneeded structures.
- Farm rented to others for recreational purposes and events open to public.
- Commercial Feedlots.
- Insured's with known loss frequency (more than 3 losses in 5 years).
- Wood burning devices in buildings.
- Horse stables and training operations.

Do not submit for personal injury coverage:

- Any person who has been sued for libel or slander.
- Professional politicians.
- Public lectures.
- Newspaper reporters, editors, or publishers.
- Professional entertainers, including athletes, or radio or TV announcers.
- Law enforcement officials.

WEIGHT OF ICE, SNOW OR SLEET – OUTBUILDINGS

On new farm policies or on the anniversary date of existing farm policies, this Company will automatically provide coverage for the Peril of Weight of Ice, Snow or Sleet on Class A & B outbuildings and farm personal property. An outbuilding having one of the following characteristics is not eligible for this coverage:

- a. A flat roof. Roofs with less than 3/12 roof pitch are considered flat roofs.
- b. Buildings which appear to be of questionable structural soundness.
- c. Buildings or attached sheds with truss spacing greater than nine feet of center.
- d. Buildings with spans greater than 50 feet.
- e. Buildings insured for less than \$3,000 are excluded for coverage.

The Agent should inform Home Office underwriting of any ineligible buildings or additions so coverage for this Peril can be deleted for these buildings and the farm personal property within.

DESCRIPTION OF FARMOWNER DWELLING PROGRAMS/ELIGIBILITY

OWNER OCCUPIED FARM DWELLING/CONTENTS

SPECIAL SELECT

<u>Perils Available</u>	<u>Loss Settlement Types Available</u>
Basic Perils (1) Broad Form Perils (2) Other Perils (3)	Guaranteed Replacement Cost (3)
<u>Minimum Amount of Insurance</u>	<u>Maximum Binding Authority</u>
\$80,000	\$150,000

Eligibility Requirements:

- a. \$500 Deductible Minimum
- b. Dwelling of superior character and excellent repair. Premises clean, free from weeds and trash.
- c. 25 years old or newer.
- d. No more than one homeowner loss within the last three years.
- e. Owner-occupied, one family permanent residence.
- f. Insured to 100% of the replacement cost estimator according to current building cost guides for residential buildings, inflation protection will apply.
- g. 100 amp electrical service (circuit breaker system).
- h. An approved central heating unit, vented to an approved chimney, no wood burning furnace.
- i. Complete interior plumbing, being a permanent pipe system supplied by water from a continuous reliable source.
- j. Smoke detector on each floor including basement.
- k. No wood burning appliance other than a masonry or prefabricated fireplace without a heating insert.
- l. Available in fire protection class 9.
- m. Modular home not permitted.
- n. Must have a two lane road within 100 yards of dwelling for fire truck accessibility.
- o. Cost estimator and photographs (all sides) submitted with application.
- p. Premium submitted with application.

DESCRIPTION OF FARMOWNER DWELLING PROGRAMS/ELIGIBILITY

OWNER OCCUPIED FARM DWELLING/CONTENTS

SPECIAL PROTECTOR – Farm Dwelling

<u>Perils Available</u>	<u>Loss Settlement Types Available</u>
Basic Perils (1) Broad Form Perils (2) Other Perils (3)	Guaranteed Replacement Cost (3) 80% Replacement Cost (2)
<u>Minimum Amount of Insurance</u>	<u>Maximum Binding Authority</u>
\$80,000	\$150,000

Eligibility Requirements:

- a. Dwelling of superior character and in excellent repair. Premises clean, free from weeds, and trash.
- b. 35 years or newer, with an approved roof, an approved plumbing and heating system and a modern electrical system with circuit breakers and 100 amp service, all updated in the past 25 years and meeting local building codes and building contractor inspection.
- c. Owner/occupied, one family permanent residence.
- d. Can be insured for 80% of replacement cost or 100% for guaranteed replacement cost, inflation protection will apply.
- e. Smoke detector on each floor including basement.
- f. No wood burning appliance other than a masonry or prefabricated fireplace without a heating insert.
- g. Available in fire protection class 9.
- h. Modular home not permitted.
- i. Readily accessible to a fire truck.
- j. Cost estimator and photographs (all sides) submitted with application.
- k. Premium submitted with application.

DESCRIPTION OF FARMOWNER DWELLING PROGRAMS/ELIGIBILITY

CLASS A OWNER-OCCUPIED – Farm Dwelling

<u>Perils Available</u>	<u>Loss Settlement Types Available</u>
Basic Perils (1)	80% Replacement Cost (2)
Broad Form Perils (2)	Repair/Replace Replacement (2)
Other Perils (3)	Actual Cash Value (1)
<u>Minimum Amount of Insurance</u>	<u>Maximum Binding Authority</u>
\$50,000	\$150,000

Eligibility Requirements:

- a. Dwelling of good construction and in excellent repair. Premises clean, free from weeds, and trash.
- b. Insured for at least 80% of Replacement cost. When a Replacement Settlement Clause is used, 60% of Replacement cost. Inflation Protector will apply.
- c. Insured for at least 60% for Actual Cash Value.
- d. Dwellings constructed within the last 40 years are not eligible for Repair/Replacement Loss Settlement.
- e. Owner/occupied, one or two family permanent residence.
- f. Residence with an approved roof, an approved plumbing and heating system and a modern electrical system with circuit breakers and 100 amp service, all updated in past 25 years and meeting local building codes and building contractor inspection.
- g. Available in fire protection class 9.
- h. Modular home are acceptable.
- i. No woodburner permitted
- j. Cost estimator and photographs (all sides) submitted with application.
- k. Premium submitted with application.

DESCRIPTION OF FARMOWNER DWELLING PROGRAMS/ELIGIBILITY

CLASS B OWNER-OCCUPIED – Farm Dwelling

<u>Perils Available</u>	<u>Loss Settlement Types Available</u>
Basic Perils (1)	80% Replacement Cost (2)
Broad Form Perils (2)	Repair/Replace Replacement (2)
Other Perils (3)	Actual Cash Value (1)
<u>Minimum Amount of Insurance</u>	<u>Maximum Binding Authority</u>
\$35,000	\$75,000

Eligibility Requirements:

- a. Dwelling of good construction and in good repair. Premises clean, free from weeds, and trash.
- b. Insured for at least 80% of Replacement cost. When a Replacement Settlement Clause is used, 60% of Replacement cost. Inflation Protector will apply.
- c. Insured for a minimum of 45% for Actual Cash Value.
- d. Dwellings constructed within the last 40 years are not eligible for Repair/Replacement Loss Settlement.
- e. Approved electrical wiring of at least 100 amp service.
- f. An approved central heating unit, vented to an approved chimney.
- g. Complete interior plumbing, being a permanent pipe system supplied by water from a continuous reliable source.
- h. Continuous masonry or concrete foundation under all exterior walls, porches excepted.
- i. No woodburner permitted
- j. Cost estimator and photographs (all sides) submitted with application.
- k. Premium submitted with application.

DESCRIPTION OF FARMOWNER DWELLING PROGRAMS/ELIGIBILITY

CLASS C OWNER-OCCUPIED – Farm Dwelling

<u>Perils Available</u>	<u>Loss Settlement Types Available</u>
Basic Perils (1) Broad Form Perils (2)	Actual Cash Value (1)
<u>Minimum Amount of Insurance</u>	<u>Maximum Binding Authority</u>
\$20,000	\$50,000

Eligibility Requirements:

- a. Fully utilized and in a good state of repair. Premises clean, free from weeds, and trash.
- b. Insured for a minimum of 35% for Actual Cash Value.
- c. Owner-occupied, one or two family permanent residence.
- d. Approved heating system, vented to an approved chimney.
- e. Approved electrical wiring of at least 60 amp service.
- f. Complete interior plumbing, being a permanent pipe system supplied by water from a continuous reliable source.
- g. Continuous masonry or concrete foundation under all exterior walls, porches excepted.
- h. No woodburner permitted
- i. Cost estimator and photographs (all sides) submitted with application.
- j. Premium submitted with application.

DESCRIPTION OF FARM TENANT PROGRAMS/ELIGIBILITY

FARM TENANT – PERSONAL PROPERTY

<u>Perils Available</u>		<u>Loss Settlement Types Available</u>
Basic Perils (1)		Repair/Replace Replacement (2)
Broad Form Perils (2)		Actual Cash Value (1)
<u>Minimum Amount of Insurance</u>		<u>Maximum Binding Authority</u>
1 Person	\$10,000	\$40,000
2 People	\$12,000	\$60,000

Eligibility Requirements:

- a. The Tenant Farm Program is for the tenant farmer who operates a farm on a cash or share basis or a hired man who works for the tenant farmer or landlord.
- b. Rate according to class of dwelling.
- c. Replacement cost on personal property is not available when coverage desired is below \$20,000.
- d. Premium submitted with application.

DESCRIPTION OF FARM DWELLING PROGRAMS/ELIGIBILITY

CLASS A FARM DWELLING

<u>Perils Available</u>	<u>Loss Settlement Types Available</u>
Basic Perils (1)	80% Replacement Cost (2)
Broad Form Perils (2)	Repair/Replace Replacement (2)
Other Perils (3)	Actual Cash Value (1)
<u>Minimum Amount of Insurance</u>	<u>Maximum Binding Authority</u>
\$50,000	\$150,000

Eligibility Requirements:

- a. Dwelling of excellent construction and in excellent repair. Premises clean, free from weeds, and trash.
- b. Insured for at least 80% of Replacement cost. When a Replacement Settlement Clause is used, 60% of Replacement cost. Inflation Protector will apply.
- c. Insured for a minimum of 60% for Actual Cash Value.
- d. One or two family permanent residence.
- e. Dwellings constructed within the last 40 years are not eligible for Repair/Replacement Loss Settlement.
- f. Residence with an approved roof, an approved plumbing and heating system and a modern electrical system with circuit breakers and 100 amp service, all updated in the past 25 years and meeting local building codes and building contractor inspection.
- g. No wood burning stove.
- h. Cost estimator and photographs (all sides) submitted with application.
- i. Premium submitted with application.

DESCRIPTION OF FARM DWELLING PROGRAMS/ELIGIBILITY

CLASS B FARM DWELLING

<u>Perils Available</u>	<u>Loss Settlement Types Available</u>
Basic Perils (1)	80% Replacement Cost (2)
Broad Form Perils (2)	Repair/Replace Replacement (2)
Other Perils (3)	Actual Cash Value (1)
<u>Minimum Amount of Insurance</u>	<u>Maximum Binding Authority</u>
\$35,000	\$100,000

Eligibility Requirements:

- a. Dwelling of good construction and in good repair. Premises clean, free from weeds, and trash.
- b. Insured for at least 80% of Replacement cost for Replacement Cost. When a Replacement Settlement Clause is used, 60% of Replacement cost. Inflation Protector will apply.
- c. Insured for a minimum of 45% for Actual Cash Value.
- d. One or two family permanent residence.
- e. Approved electrical wiring of at least 100 amp service.
- f. An approved central heating unit, vented to an approved chimney.
- g. Complete interior plumbing, being a permanent pipe system supplied by water from a continuous reliable source.
- h. Continuous masonry or concrete foundation under all exterior walls.
- i. No wood burning stove.
- j. Cost estimator and photographs (all sides) submitted with application.
- k. Premium submitted with application.

DESCRIPTION OF FARM DWELLING PROGRAMS/ELIGIBILITY

CLASS C FARM DWELLING

<u>Perils Available</u>	<u>Loss Settlement Types Available</u>
Basic Perils (1) Broad Form Perils (2)	Actual Cash Value (1)
<u>Minimum Amount of Insurance</u>	<u>Maximum Binding Authority</u>
\$20,000	\$50,000

Eligibility Requirements:

- a. Dwelling fully utilized and in good repair. Premises clean, free from weeds, and trash.
- b. Insured for a minimum of 35% for Actual Cash Value.
- c. One or two family permanent residence.
- d. An approved heating unit, vented to an approved chimney.
- e. Approved electrical wiring of at least 60 amp service.
- f. Complete interior plumbing, being a permanent pipe system supplied by water from a continuous reliable source.
- g. Continuous masonry or concrete foundation under all exterior walls, porches excepted.
- h. No wood burning stove.
- i. Cost estimator and photographs (sides) submitted with application.
- j. Premium submitted with application.

DESCRIPTION OF FARM DWELLING PROGRAMS/ELIGIBILITY

CLASS A OUTBUILDINGS

<u>Perils Available</u>	<u>Loss Settlement Types Available</u>
Basic Perils (1) Broad Form Perils (2) Other Perils (3)	80% Replacement Cost (2) Actual Cash Value (1)
<u>Minimum Amount of Insurance</u>	<u>Maximum Binding Authority</u>
\$5,000	\$75,000

Eligibility Requirements:

- a. Superior risk in excellent condition and repair.
- b. Continuous masonry or concrete foundation under all exterior walls.
- c. Approved electric wiring in good condition or no wiring.
- d. Built 25 years ago or less.
- e. Entirely closed with no open or partly open sheds or additions unless these shed or additions have concrete floors.
- f. Pre-engineered (Morton type) building will qualify for class A rating.
- g. No fuel storage within 30 feet of building.
- h. No heat lamps or wood burning appliances.
- i. Fully utilized in the farming operation.
- j. No hay or straw storage.
- k. Premises clean and free from weeds and trash.
- l. Insured for 100% of actual cash value.
- m. Insured for minimum of \$10.00 a square foot or written proof it was built for less.
- n. Submit an Agricultural Cost Guide if replacement cost settlement is desired.
- o. Photos, all sides.
- p. Premium submitted with application.

DESCRIPTION OF FARM DWELLING PROGRAMS/ELIGIBILITY

CLASS B OUTBUILDINGS

<u>Perils Available</u>	<u>Loss Settlement Types Available</u>
Basic Perils (1)	80% Replacement Cost (2)
Broad Form Perils (2)	Actual Cash Value (1)
Other Perils (3)	
<u>Minimum Amount of Insurance</u>	<u>Maximum Binding Authority</u>
\$3,000	\$75,000

Eligibility Requirements:

- a. Sound construction, risk in good condition and repair.
- b. Continuous masonry or concrete foundation under all exterior walls. If pole construction, the poles must be treated and fastened to a concrete foundation or concrete pads in bottom of post hold.
- c. Approved electric wiring in good condition or no wiring.
- d. Fully utilized in the farming operation.
- e. Enclosed on three sides.
- f. Premises clean and free from weeds and trash.
- g. No wood burning appliances.
- h. No heat lamps with combustible bedding.
- i. Insured for minimum of \$5.00 a square foot.
- j. Submit an Agricultural Cost Guide if replacement cost settlement is desired.
- k. Photos, all sides.
- l. Premium submitted with application.

DESCRIPTION OF FARM DWELLING PROGRAMS/ELIGIBILITY

CLASS C OUTBUILDINGS

<u>Perils Available</u>	<u>Loss Settlement Types Available</u>
Basic Perils (1)	Actual Cash Value (1)
Broad Form Perils (2)	
<u>Minimum Amount of Insurance</u>	<u>Maximum Binding Authority</u>
\$2,000	\$75,000

Eligibility Requirements:

- a. Structures not meeting Class A or B requirements.
- b. Any building where insurance is less than 50% or today's replacement cost for like construction.
- c. Any building open on more than one side.
- d. Any single crib which is higher than wide (measured at plate).
- e. Prefabricated metal or frame cribs with welded wire, metal slat, perforated metal or frame siding.
- f. Any building with foundation of rock piers or block piers or wood sills.
- g. Vacant buildings not contemplated for future occupancy are not acceptable.
- h. Insured for minimum of \$3.00 a square foot.
- i. Weight of Ice, Snow & Sleet is excluded.
- j. Grain Legs
- k. Fences
- l. Photos, all sides.
- m. Premium submitted with application.

CLASS D OUTBUILDINGS

<u>Perils Available</u>	<u>Loss Settlement Types Available</u>
Basic Perils (1)	Actual Cash Value (1)

Eligibility Requirements:

- a. Buildings insured for less than \$3.00 per square foot.
- b. Portable buildings not insured under Coverage H-Blanket Farm Personal Property.
- c. Metal storage bins which are not bolted to a solid masonry slab.
- d. Weight of Ice, Snow & Sleet is excluded.
- e. Photos, all sides.
- f. Premium submitted with application.

DESCRIPTION OF FARM DWELLING PROGRAMS/ELIGIBILITY

CLASS G OUTBUILDINGS – METAL GRAIN BINS

<u>Perils Available</u>	<u>Loss Settlement Types Available</u>
Basic Perils (1)	80% Replacement Cost (2)
Broad Form Perils (2)	Actual Cash Value (1)
Other Perils (3)	
<u>Minimum Amount of Insurance</u>	<u>Maximum Binding Authority</u>
\$4,000	\$75,000

Eligibility Requirements:

- a. This classification is limited to metal grain bins in excellent condition & repair.
- b. Must have a continuous masonry or concrete foundation under all exterior walls and walls firmly fastened to the foundation.
- c. Minimum coverage \$1.10 per bushel.
- d. Insured for 100% of Actual Cash Value.
- e. Amount of coverage on grain bin should include attached equipment such as: Dryer, Perforated floor, Fans, Leveler, Augers and Pipes.
- f. All grain legs must be rated as a Class C Outbuilding.
- g. All metal grain bins not meeting this classification should be insured as a Class C Outbuilding.
- h. Holding bins and Bulk bins are not eligible for this category.
- i. Submit an Agricultural Cost Guide if replacement cost settlement is desired.
- j. Photos, all sides.
- k. Premium submitted with application.

DESCRIPTION OF FARM DWELLING PROGRAMS/ELIGIBILITY

CLASS S OUTBUILDINGS – GLASS LINED SILOS

<u>Perils Available</u>	<u>Loss Settlement Types Available</u>
Basic Perils (1) Broad Form Perils (2)	80% Replacement Cost (2) Actual Cash Value (1)
<u>Minimum Amount of Insurance</u>	<u>Maximum Binding Authority</u>
\$10,000	\$75,000

Eligibility Requirements:

- a. This classification is limited to glass lined steel tower silos in excellent repair.
- b. Insured for 100% of actual cash value, if not use Class C.
- c. Below \$10,000 use the appropriate B or C Farm Outbuilding classification.
- d. Submit an Agricultural Cost Guide if replacement cost settlement is desired.
- e. Photo, all sides.
- f. Premium submitted with application.

DESCRIPTION OF FARM DWELLING PROGRAMS/ELIGIBILITY

TABLE OF OUTBUILDING CLASSIFICATION AVAILABILITY

<u>TYPE OF BUILDING</u>	Class of Outbuildings					
	<u>A</u>	<u>B</u>	<u>C</u>	<u>D</u>	<u>G</u>	<u>S</u>
Barns	A	B	C			
Grain Bins			C		G	
Crib – Woven wire anchored to ground			C			
Crib – Frame pole construction with temporary siding			C			
Crib – Prefab metal or frame with welded wire, Perforated metal or frame siding			C			
Livestock Feed building – open one side		B	C			
Livestock Feed Barns – pole construction	A	B	C			
Bins on movable foundations			C			
Grain Legs			C			
Glass Lined Silos		B	C			S
Hay Barn or Shed – open on 2 sides			C			
Portable Buildings				D		
Loafing Shed		B	C			
Machine Shed	A	B	C			
Poultry Houses			C			
Feed Bunks and Roofs			C			
Cement Stave Silos	A	B	C			
Fences			C			

DESCRIPTION OF FARM DWELLING PROGRAMS/ELIGIBILITY

SCHEDULED FARM PERSONAL PROPERTY

<u>Perils Available</u>	<u>Loss Settlement Types Available</u>
Basic Perils (1)	Actual Cash Value (1)
Broad Form Perils (2)	
Other Perils (3) - Not available on livestock	
<u>Minimum Amount of Insurance</u>	<u>Maximum Binding Authority</u>
\$ ACV	\$100,000

Eligibility Requirements:

- a. Each different type of farm personal property is listed and valued separately, but the total is used in determining the premium.
- b. MACHINERY: (Including Leased Equipment)
 1. List year, make, model and serial number of all machinery, such as tractors, combines, hay balers, forage harvesters, portable crop dryers, etc.
 2. List a specific amount of coverage for each item.
 3. Small tools and material are to be shown grouped together with a specific amount of coverage unless an item exceeds \$1,000 in value in which case it should be insured separately. Minimum coverage for this group is \$1,000.
- c. LIVESTOCK:
 1. List number of livestock in each class with Actual Cash Value limit per head and showing total coverage.
- d. No portable buildings may be insured as scheduled farm personal property. They must be written as Class D farm outbuildings.
- e. Other perils coverage may be added to cover a specified farm machinery for an additional premium.
- f. Irrigation systems
- g. Premium submitted with application.
- h. Unmanned Aerial Vehicles:

RMIC Agency will have a market for this type of risk.
Please contact Rockford Mutual Ins. Co. Agency @ 1-800-747-2957
- i. Leased Equipment should be added as a scheduled farm personal property, with year, make, model, serial number & value.

DESCRIPTION OF FARM DWELLING PROGRAMS/ELIGIBILITY

BLANKET - UNSCHEDULED FARM PERSONAL PROPERTY

<u>Perils Available</u>	<u>Loss Settlement Types Available</u>
Basic Perils (1)	Actual Cash Value (1)
Broad Form Perils (2)	
Other Perils (3)	
<u>Minimum Amount of Insurance</u>	<u>Maximum Binding Authority</u>
\$ 20,000	\$500,000

Eligibility Requirements:

- a. Types of Blankets:
 1. A – for farmer who has livestock, grain and machinery.
 2. B – for farmer who has only grain and machinery.
- b. All eligible farm personal property must be inventoried to qualify for blanket coverage.
- c. 80% co-insurance clause is applicable.
- d. MINIMUM COVERAGE AMOUNTS – Coverage must be written for the percentage listed below, on an actual cash value basis. This applies to all new or updated inventories:
\$20,000 - Over 100%
- e. All farm personal property inventory schedules must be submitted to the Company at least once every three years.
- f. Other perils coverage may be added to cover farm machinery for an additional premium. The minimum blanket amount to add this coverage is \$75,000 and any item valued less than \$250 is not insured. If this coverage is desired on only a specific piece of machinery use rate fund on Page F-R23.
- g. Limitations apply to coverage on livestock and portable buildings.
- h. Confinement hogs are not to be insured under the blanket.
- i. Other than hog houses no other buildings are considered to be portable unless they are on skids.
- j. For Non-Portable grain Dryers use Scheduled Farm Personal Property Rates.
- k. When there is supporting business with this company, peak season coverage may be written for a non-operating owner on grain, seeds, chemicals, fertilizer without the requirement of having blanket or scheduled farm personal property coverage in force.
- l. Farm GPS/auto trac can be added to the farm blanket inventory as group 2, loss settlement 1. These units are not covered under other perils machinery. You can put these GPS/auto trac on a computer inland marine policy.
- m. Leased Equipment must be Specified Farm Personal Property.
- n. Premium submitted with application, along with completed inventory list.

- o. Unmanned Aerial Vehicles:
RMIC Agency will have a market for this type of risk.
Please contact Rockford Mutual Ins. Co. Agency @ 1-800-747-2957

SPECIAL UNDERWRITING REQUIREMENTS

WOODBURNING/CORNBURNING STOVES

Refer to General Section of the Manual.

GRAIN DRYING UNITS

Because of the many different installations of Grain Drying Units, the following rules have been established to assist you in better understanding these risks:

- a. List size, classification and amount of each bin separately.
- b. If dryer is a permanent installation, give classification and amount.
- c. If dryer is portable, it should be insured using the Personal Property premium the same as other farm machinery.
- d. **The leg must always be classified as "C"** and listed separately unless it is a part of a building, in which case it would be included in the coverage of the building.
- e. All motor, augers, etc., attached to the bins, dryer or let become a part of that item and should be considered in the total portable, the Farm Personal Property premium is used and insured under this category accordingly.
- f. Larger Grain Drying Complexes, which involve higher amount of coverage, may be considered at one premium rate. **But prior approval must be made by the Company.** The only exception will be that the leg must be listed and rated separately as **Class C**. Rules "a" through "e" will still apply.

PERIODIC UPDATES OF INSURED PROPERTY

Farm Policies are written under a continuous renewal plan, agents will be responsible for updates of the insured's property. All farm personal property inventory schedules must be submitted to the Company at least once every three years.

CONFINEMENT BUILDINGS

Refer to Manual under Hog Confinement.