

FARM LIABILITY PROGRAM

General Information

POLICY AVAILABILITY

Farm personal liability (Section II) coverage is available only when packaged with a property (Section I) policy written through an affiliated mutual company.

COVERAGE AVAILABILITY

Farm personal liability (FCPL) coverage may be issued to the following:

- Owner occupant and operator of a farm premises; or
- Tenant occupant and operator of a farm premises.

Farm premises only liability (OLT) coverage may be issued to owners of a farm premises who do not reside on the farm.

BINDING AUTHORITY

An agent may bind coverage in accordance with the eligibility rules described in this manual. **Do not bind coverage when a risk or any portion of a risk does not satisfy these eligibility requirements.**

AVAILABLE LIMITS OF LIABILITY

Coverage L (Farm personal Liability) is available in the following limits:

\$	50,000
\$	100,000 (standard)
\$	300,000
\$	500,000
\$	1,000,000

Coverage M (Medical Payments to Others) is available in the following limits:

\$	1,000 (standard)
\$	2,000
\$	5,000
\$	10,000

The limit of liability for Coverage L (Farm Personal Liability) and Coverage M (Medical Payments to Others) must be uniform for all exposures covered by the policy. All Coverage L limits are per occurrence. All Coverage M limits are per person.

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POLICY TERM

All policies are written with a 12-month policy term.

PREMIUMS

- **When the Coverage L limit of liability is \$100,000 or greater, the following minimum premiums apply:**
 - (1) **\$70 if farm liability coverage is written on:**
 - (a) **A farmette (Code 19052); or**
 - (b) **A farm rented to others *and* that farm is located in the same state which the named insured principally resides (Codes 12050A, 12060A, 12070A, 12071A, 12072A, 12073A, and 12074A).**
 - (2) **\$100 in all other situations.**
- All premiums for each coverage will be rounded to the nearest whole dollar. A premium involving 50 cents or more will be rounded to the next higher whole dollar.
- Premium changes or return premium resulting from any change or cancellation will be computed on a pro-rata basis.

APPLICATIONS

- Fully completed applications signed by the insured need to be received by the mutual company within 10 working days from the effective date of the policy.
- Two photos of the dwelling (front and back) and photos of all outbuildings on the premises (whether insured or not) are required with the application.
- Any additional information the agent can supply about the risk should also be included with the application.

DECLINATIONS

If it is necessary to decline a risk, we will issue a notice of cancellation.

CANCELLATIONS

Policy cancellations can be requested with either an insured's declaration page, signed lost policy release, or a signed request from the insured.

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CHANGES

Changes to the policy should be requested by:

- Sending a request on a Request for Policy Change form (99-123); or
- Noting the change on the declarations page and returning the declarations page to the mutual company.

ASSIGNMENT

The policy may not be assigned. A new application must be submitted.

INSPECTIONS

The company may inspect an insured property at any time to determine underwriting acceptability.

CERTIFICATES OF INSURANCE

Certificates of insurance may be issued. Please send a copy of the certificate to us. Any changes accompanying the certificate should be described on a Request for Policy Change form. Requests for specific wording on the certificate should be submitted to your underwriter.

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Eligibility Requirements

In the farm liability program, risk selection is very important. The overall success of the program is dependent upon the agent's personal knowledge of the risk, including the physical condition of the farm premises and the moral character of the applicants.

Risks are subject to Rockford Mutual Insurance Company Farm Liability Underwriting Guidelines.

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Coverage L (Farm Personal Liability)

Covers damages which the insured becomes legally obligated to pay because of bodily injury or property damage arising from a farm premises and, if the policy insures an owner or tenant occupied residence, arising from personal activities.

Coverage M (Medical Payments to Others)

Covers medical expenses incurred by persons, other than an insured, who sustain bodily injury caused by an accident arising from a farm premises or, if the policy insures an owner or tenant occupied residence, arising from personal activities.

Coverage N (Damage to Property of Others)

Provides coverage for property damage to property of others caused by an insured.

Coverage P (Chemical Drift Liability)

Covers sums that an insured becomes legally obligated to pay for physical injury to crops or animals resulting from chemicals, liquids, or gases used in farming operations.

These are a brief description of coverages. Please refer to the policy for complete descriptions of coverages and provisions.

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BASIC COVERAGE INCLUDES:

- \$ 100,000 Coverage L (Farm Personal Liability)
- \$ 1,000 Coverage M (Medical Payments to Others)
- \$ 500 Coverage N (Damage to Property of Others)

Farm Personal Liability (FCPL)

Farm personal liability (FCPL) coverage may be issued to the following:

- Owner occupant and operator of a farm premises; or
- Tenant occupant and operator of a farm premises.

Acres	Line 56	Farm Personal Liability Limit (Includes 1,000 Med Pay)					Medical Payments Limit		
	Code	50,000	100,000	300,000	500,000	1,000,000	2,000	5,000	10,000
0-160	19050	172	191	249	276	352	7	24	33
161-500	19060	200	221	288	319	408	7	24	33
501-1000	19070	234	261	339	375	480	8	30	40
1001-1500	19071	267	298	387	428	548	8	30	40
1501-2000	19072	283	315	409	452	579	9	34	46
2001-2500	19073	294	327	425	471	602	9	34	46
Over 2500	19074	322	358	464	515	657	10	40	54

Farmette

Acres	Code	Farm Personal Liability Limit (Includes 1,000 Med Pay)					Medical Payments Limit		
		50,000	100,000	300,000	500,000	1,000,000	2,000	5,000	10,000
0-160	19052	105	116	150	166	212	4	15	20

Farm personal liability (FCPL) coverage may be issued to a hobby farmer who:

- Is the owner occupant and operator of a farm premises not more than 160 acres; and
- Possesses no more than \$25,000 of farm personal property.

When farm liability coverage is written under this class, coverage for employers' liability of one temporary employee is not included.

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Farms Operated by Insured but Insured Resides at Another Location

Farm premises only liability (OLT) coverage may be provided to an insured who resides at another location but is directly involved in the farming operation.

If the farm includes a residential dwelling rented to others and the insured has personal liability written with Rockford Mutual on another policy:

Farm Premises Only Liability OLT (Chart A) + Rental Dwellings (Chart D)

If the farm includes a residential dwelling rented to others and the insured does not have personal liability written with Rockford Mutual:

Farm Premises Only Liability OLT (Chart A) + Dwelling Premises (Chart E)

If the farm includes no residential dwellings, only farm land or farm land and outbuildings:

Farm Premises Only Liability OLT (Chart A)

Farms Rented to Others

Farm premises only liability (OLT) coverage may be issued to owners of a farm premises who are not involved in the farming operations.

If the insured resides on the farm:

Personal Liability CPL (Chart B) + Farms Rented to Others (Chart C)

If the insured does not reside on the farm but the farm includes a residential dwelling rented to others and the insured has personal liability written with Rockford Mutual on another policy:

Farms Rented to Others (Chart C) + Rental Dwelling (Chart D)

If the insured does not reside on the farm but the farm includes a residential dwelling rented to others and the insured does not have personal liability written with Rockford Mutual:

Farms Rented to Others (Chart C) + Dwelling Premises (Chart E)

If the farm premises is rented to others and there are no residential dwellings, only farm land or farm land and outbuildings:

Farms Rented to Others (Chart C)

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CHART A: Farm Premises Only Liability OLT

Acres	Line 39 Code	Farm Personal Liability Limit (Includes 1,000 Med Pay)					Medical Payments Limit		
		50,000	100,000	300,000	500,000	1,000,000	2,000	5,000	10,000
0-160	19050	121	134	175	194	248	2	14	19
161-500	19060	150	164	215	237	304	2	14	19
501-1000	19070	184	204	265	293	375	3	20	25
1001-1500	19071	217	241	314	345	443	3	20	25
1501-2000	19072	232	257	336	370	474	4	24	32
2001-2500	19073	243	270	351	388	497	4	24	32
Over 2500	19074	272	300	391	432	552	6	30	40

CHART B: Personal Liability CPL

# Families	Code	Personal Liability Limit (Includes 1,000 Med Pay)					Medical Payments Limit		
		50,000	100,000	300,000	500,000	1,000,000	2,000	5,000	10,000
1-Family	2010	51	57	74	83	105	4	10	14
2-Family	2020	51	57	74	83	105	4	10	14
3-Family	2030	76	85	110	122	156	4	15	20
4-Family	2040	98	109	142	157	201	4	15	20

CHART C: Farms Rented to Others

IN-STATE CODES: Use the following chart if the farm is located in the same state which the named insured principally resides.

Acres	Code	Personal Liability Limit (Includes 1,000 Med Pay)					Medical Payments Limit		
		50,000	100,000	300,000	500,000	1,000,000	2,000	5,000	10,000
0-160	12050A	59	65	85	95	120	3	10	14
161-500	12060A	77	86	111	123	158	3	10	14
501-1000	12070A	103	113	147	164	209	4	15	20
1001-1500	12071A	113	125	164	182	231	4	15	20
1501-2000	12072A	117	130	168	186	239	6	20	28
2001-2500	12073A	123	136	178	197	252	6	20	28
Over 2500	12074A	128	142	184	204	261	7	24	34

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CHART C: Farms Rented to Others (Cont'd)

OUT-STATE CODES: Use the following chart if the state where the farm is located is different than the state which the named insured principally resides.

Acres	Code	Personal Liability Limit (Includes 1,000 Med Pay)					Medical Payments Limit		
		50,000	100,000	300,000	500,000	1,000,000	2,000	5,000	10,000
0-160	12050	59	65	85	95	120	3	10	14
161-500	12060	77	86	111	123	158	3	10	14
501-1000	12070	103	113	147	164	209	4	15	20
1001-1500	12071	113	125	164	182	231	4	15	20
1501-2000	12072	117	130	168	186	239	6	20	28
2001-2500	12073	123	136	178	197	252	6	20	28

CHART D: Rental Dwellings

# Families	Code	Personal Liability Limit (Includes 1,000 Med Pay)					Medical Payments Limit		
		50,000	100,000	300,000	500,000	1,000,000	2,000	5,000	10,000
1-Family	651160	29	33	43	47	61	3	10	14
2-Family	651170	29	33	43	47	61	3	10	14
3-Family	651171	39	43	56	61	77	3	10	14
4-Family	651172	45	50	64	72	91	3	10	14

CHART E: Dwelling Premises

# Families	Code	Personal Liability Limit (Includes 1,000 Med Pay)					Medical Payments Limit		
		50,000	100,000	300,000	500,000	1,000,000	2,000	5,000	10,000
1-Family	651430	44	48	63	70	89	4	15	20
2-Family	651470	44	48	63	70	89	4	15	20
3-Family	651010	65	73	95	105	133	4	15	20
4-Family	651020	76	85	110	122	156	4	15	20

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OPTIONAL COVERAGES:

Farm Employers' Liability (99-7000)

Additional premium charges may apply when liability arising out of bodily injury to farm employees during the course of employment is provided. **The basic farm liability coverage premium contemplates coverage for 1 temporary employee working no more than 40 days during the policy term.** Apply the following premium charges for additional employees as specified below.

EACH ADDITIONAL TEMPORARY EMPLOYEE AND EACH PART-TIME
EMPLOYEE (41-180 DAYS OF EMPLOYMENT DURING THE POLICY TERM)

Code	Farm Personal Liability Limit (Includes 1,000 Med Pay)					Medical Payments Limit		
	50,000	100,000	300,000	500,000	1,000,000	2,000	5,000	10,000
13320	69	77	100	111	142	7	27	36

EACH FULL-TIME EMPLOYEE (MORE THAN 180 DAYS OF EMPLOYMENT
DURING THE POLICY TERM)

Code	Farm Personal Liability Limit (Includes 1,000 Med Pay)					Medical Payments Limit		
	50,000	100,000	300,000	500,000	1,000,000	2,000	5,000	10,000
13310	99	110	143	158	202	7	27	36

Custom Farming (99-7004)

An additional premium charge applies when the insured's annual receipts for custom farming exceeded \$2,000 during the prior year.

Receipts (\$)	Code	Farm Personal Liability Limit (Includes 1,000 Med Pay)					Medical Payments Limit		
		50,000	100,000	300,000	500,000	1,000,000	2,000	5,000	10,000
0-2,000	71059	0	0	0	0	0	0	0	
2,001-30,000	71060	66	74	96	106	135	0	0	
Over 30,000	71061	99	110	143	158	202	0	0	

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Additional Insureds

The farm personal liability coverages define an “insured” as the following persons who are residents of the household:

- The named insured (including the spouse);
- Relatives of the named insured; and
- Any other person under age 21 in the care of a person described above.

Coverage may be extended to additional insureds as described below.

Code **14260**: Coverage may be extended to residents of the household over age 21 and not related to the named insured.

Code	Personal Liability Limit (Includes 1,000 Med Pay)					Medical Payments Limit		
	50,000	100,000	300,000	500,000	1,000,000	2,000	5,000	10,000
14260	6	7	9	10	12	0	0	0

Code **14261**: Coverage may be extended to persons or entities who have an insurable interest in the residence premises (e.g., heir, estate, administrators, trustees, and mortgagees).

No premium adjustment applies.

Code **14262**: Coverage may be extended to persons who are directly involved in the farming operations, including co-operators and co-owners.

Code	Farm Personal Liability Limit (Includes 1,000 Med Pay)					Medical Payments Limit		
	50,000	100,000	300,000	500,000	1,000,000	2,000	5,000	10,000
14262	15	17	22	24	31	4	14	18

Additional Insured – Primary and Noncontributory (FO 9901)

With respect to the liability coverages provided by this policy, the definition of “insured” is extended to include persons or organizations as their interests appear.

There is no binding authority for this endorsement. Please refer to Rockford Mutual Insurance Company Underwriting for approval.

Premium: \$100 per additional insured

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Additional Residence

Farm personal liability coverages may be provided on locations, other than the residence premises, where an insured resides, but which are insured for Section I coverages under another policy or by another company.

Code	Farm Personal Liability Limit (Includes 1,000 Med Pay)					Medical Payments Limit		
	50,000	100,000	300,000	500,000	1,000,000	2,000	5,000	10,000
651140	10	11	14	15	20	2	5	7

Rental Dwellings

Farm personal liability coverages may be provided when additional 1 to 4 family residences are rented to others. Coverage may be extended to a maximum of 4 rental units (e.g., 4 one-family units or 1 four-family unit). Risks that include more than 4 rental units must be written under a commercial general liability policy.

The insured must have Farm personal liability (FCPL) coverage insured with Rockford Mutual to add this coverage.

# Families	Code	Farm Personal Liability Limit (Includes 1,000 Med Pay)					Medical Payments Limit		
		50,000	100,000	300,000	500,000	1,000,000	2,000	5,000	10,000
1-Family	651160	26	30	39	43	55	3	9	13
2-Family	651170	26	30	39	43	55	3	9	13
3-Family	651171	35	39	51	55	70	3	9	13
4-Family	651172	41	45	58	65	83	3	9	13

Personal Injury (99-8077)

Coverage is available for liability arising from personal injury to others, such as false arrest, libel, or invasion of privacy.

This coverage is not available to persons previously sued for libel or slander.

Code	Farm Personal Liability Limit (Includes 1,000 Med Pay)					Medical Payments Limit		
	50,000	100,000	300,000	500,000	1,000,000	2,000	5,000	10,000
14360	15	18	23	25	32	0	0	0

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Waterbed Leakage Liability (99-416)

The policy may be endorsed to provide coverage to tenants or condominium unit owners for property damage caused by waterbeds and other water-filled furniture to non-owned property on the residence premises.

Code	Farm Personal Liability Limit (Includes 1,000 Med Pay)					Medical Payments Limit		
	50,000	100,000	300,000	500,000	1,000,000	2,000	5,000	10,000
13620	20	22	29	32	41	0	0	0

Incidental Business Activities (99-420)

The policy may be endorsed to provide coverage for the liability of the insured arising out of incidental business activities. Annual sales generated from such activities must not exceed \$5,000.

Eligible Business Classes.

CLASS A - Incidental office (e.g., accountants, insurance sales, and real estate);
Picture photo framing; Music or dance lessons.

CLASS B - Arts and crafts; Bait shop; Ceramic sales; Home products distributor;
Saw and tool sharpening; Teachers' (corporal punishment is excluded); Taxidermy; Textile work (e.g., curtain, drapery, dressmaking, and tailoring); Watch and jewelry repair.

CLASS C - Appliance repair; Beauty and barber shops (no professional liability);
Repair of lawnmowers or bicycles (no motorbikes or motorcycles);
Roadside stands; "U" pick operations; Farmers' open air markets;
Seed corn salesman (\$50,000).

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Home Day Care (99-192)

The policy may be endorsed to provide coverage for the increased exposure arising from a home day care business on the insured location. Home day care business means regularly providing day care services for up to 3 persons, other than insureds or a relative of an insured, and receiving monetary compensation for such services.

This endorsement provides for an annual aggregate limit of liability for Coverages L and M combined. The annual aggregate limit of liability (Coverages L and M combined) for this endorsement is the same as the Coverage L limit shown in the declarations. Coverage M is subject to a sub-limit and is the same as the Coverage M limit shown in the declarations.

Code	Farm Personal Liability Limit (Includes 1,000 Med Pay)					Medical Payments Limit		
	50,000	100,000	300,000	500,000	1,000,000	2,000	5,000	10,000
9710	59	66	86	95	121	6	22	31

Watercraft (99-8022) and Recreational Vehicles (99-8023)

Property and liability coverages for watercraft and recreational vehicles (e.g., snowmobiles and all-terrain vehicles) may be endorsed to the policy. For rules and premiums, refer to the Boat and Recreational Vehicle programs.

Use application 98-062 for watercraft and application 98-035 for recreational vehicles.