



## AgBrag

Here are some of the details that make our coverage worth shouting about!

In addition to your basic coverage for dwellings, barns and equipment, various limits are included and can be increased if requested.



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### AgriPak® Property

- Backup sewer and drains: \$5,000 limit for dwellings
- Business property (other than farming): \$2,500 limit
- Business property (other than farming) off the Insured location: \$1,000 limit
- Cab glass coverage included in special cause of loss form
- Extra expense for farm personal property and other farm structures: \$3,000 limit
- Fire department service charge: \$25,000 limit
- Grave markers: \$5,000 limit
- Hay in the open for any one stack: \$25,000 limit
- Inflation guard for dwellings increase of 5% (increase will be applied pro-rata during each year)
- Loss/Damage to household personal property of others in the care, custody, control: \$2,500 limit
- Machinery and Equipment Coverages:
  - Miscellaneous equipment: \$5,000 limit
  - Replacement farm machinery and equipment new/leased: \$75,000 limit
  - Additional farm machinery and equipment new/leased: \$125,000 limit
  - Borrowed or rented farm machinery and equipment up to 30 days: \$50,000 limit
  - 30-day additional limit on borrowed or rented farm machinery and equipment: \$10,000 limit
- New Construction for barns and farm structures: \$125,000 limit
- Pollution clean-up and removal: \$15,000 limit
- Private power and light poles: \$1,500 limit
- Refrigerated products: \$1,000 limit
- Replacement cost for dwellings and barns when insured to 80% insurance-to-value
- Signs and entrance gates coverages:
  - Appurtenant structures: \$2,500 limit
  - Barn and farm structures: \$1,000 limit
- Transit coverage: \$5,000 limit

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### AgriPak® Liability

- Animal waste liability coverage is available on a claims-made basis for qualified insureds
  - Automatic additional insured status if required in a contract or agreement
  - Custom farming liability included for gross receipts not exceeding: \$25,000
  - Chemical drift liability for property damage: \$25,000 aggregate limit
  - Fire damage liability limit (any one fire) for leased premises: \$100,000 limit
  - Recreational vehicle liability on or off premises when being used for farming purposes (please note that recreational vehicle liability for personal use off premises must still be purchased if needed)
  - Transportation of farm chemicals and fertilizer liability: \$25,000 aggregate limit
  - Unmanned aircraft liability for bodily injury and property damage arising from lawful use of such aircraft
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### AgriGuard® (Umbrella)

Provides broad catastrophic protection for farm, auto and watercraft liability coverage where other insurance policies fall short.

- Offer maximum asset protection against the unpredictable legal environment
- Provides coverage for defense and some additional exposures not covered on basic insurance liability policies
- Range of liability limits available from \$1 million and up, with a self-retained limit minimum of \$1,000

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### AgriPro®

- Accounts receivable: \$25,000 limit
- Business Income: \$25,000 limit
- Debris removal: \$50,000 limit
- Fire dept. service charge: \$5,000 limit
- Newly acquired or constructed buildings, BPP and stock: \$250,000 limit
- Outdoor property: \$1,000 limit
- Personal effects and property of others: \$2,500 limit
- Pollutant cleanup/removal: \$10,000 limit
- Pro-rata building limit automatic increase 8%
- Seasonal increase 10% (BPP or stock limit)
- Tank leakage: \$10,000 limit
- Valuable papers: \$1,000 limit

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### Auto

Ability to combine personal and commercial vehicles on one policy.

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### Equipment Breakdown

Ability to add coverage to new or existing policies.

- Computers in dwelling: \$25,000 sublimit
- Data restoration: \$25,000 sublimit
- Expedited expenses
- Limited coverage for dwellings
- Pollutant clean-up and removal: \$25,000 sublimit
- Spoilage: \$25,000 sublimit

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### Identity Theft Recovery

Added coverage when personal liability is provided.

- Case management service and expense reimbursement: \$15,000 limit

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Coverage description is summarized. Refer to the actual policy for a full description of applicable terms, conditions, limits and exclusions. Policies are underwritten by Great American Insurance Company, Great American Insurance Company of New York, Great American Alliance Insurance Company, and Great American Assurance Company, which are authorized insurers in 50 states and the District of Columbia. The Great American Insurance Group eagle logo and the word marks Great American®, Great American Insurance Group®, AgriBusiness®, AgriPak®, AgriPro®, DairyPak® and AgriGuard® are registered service marks of Great American Insurance Company. © 2015 Great American Insurance Company. All rights reserved. 4035-AGB-(8/2015) Great American Insurance Company, 301 E. Fourth Street, Cincinnati OH 45202. 4035-AGB (9/19)