



## Specialized Coverage for California Farmers



### Property Coverage Highlights

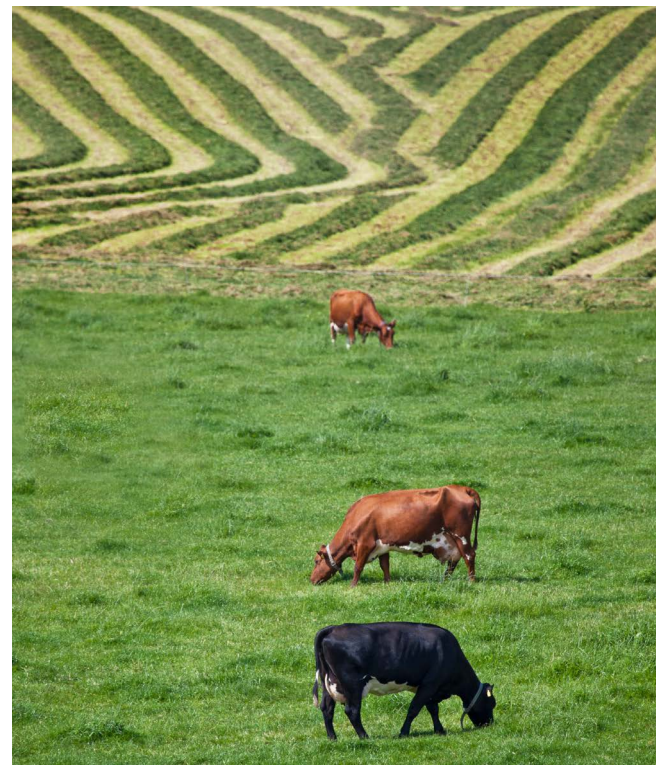
- **Dwellings and Outbuildings** are insured on a replacement cost basis as long as they are insured to at least 80% of the full replacement value.
- **Household Personal Property** in owner occupied dwellings is included at 70% of the dwelling limit when insured at replacement cost.
- **Farm Personal Property** can be insured on either a scheduled or unscheduled basis. Please refer to the coverage form for specific items that are not eligible for unscheduled coverage.
- **Unscheduled Farm Personal Property** requires 80% coinsurance.
- \$15,000 for **Pollutant Clean Up and Removal** at an insured location. Higher Limits are available.
- **Equipment Breakdown** coverage including limited coverage for dwellings. Available via endorsement.

### Available Property Endorsements

- **Extended Replacement Cost** up to 150% is available on dwellings. This endorsement includes Ordinance or Law Coverage.
- **Dwelling Enhancement** Endorsement.
- **Inflation Guard** for outbuildings.
- **Loss of Farm Income** Coverage including Extra Expense with no coinsurance resulting from a covered cause of loss to covered property (other than dwellings).



The AgriBusiness® Division has provided specialized coverage for full-time operating farms, ranches and agricultural operations for over 100 years.





## Liability Coverage Highlights

- **Farm Liability Coverage** with an endorsement to provide personal liability.
- **The Farm Liability pollution exclusion does not apply to animal waste.** Coverage is included with a \$1,000,000 Aggregate Limit for both sudden & accidental losses as well as nuisance claims. Defense costs are outside the limit of insurance.
- **Custom Farming** is included as long as the receipts are under \$25,000 subject to the occurrence limit of the policy. If the receipts exceed \$25,000, coverage can be added to the policy.
- **Transportation of Farm Chemicals** or Fertilizers while being transported by a motor vehicle or mobile equipment. A \$25,000 aggregate limit is included and can be increased. Coverage includes bodily injury and property damage.
- **Identity Theft Recovery** coverage is automatically included for those individuals with personal liability coverage for Case Management Service & Expense Reimbursement up to \$15,000.



## Available Liability Endorsements

- Chemical Drift Coverage including bodily injury and property damage up to a \$1,000,000 Aggregate Limit.
- Limited Crop Dusting Coverage including bodily injury and property damage up to a \$1,000,000 Aggregate Limit.
- Off-Premises Coverage for Recreational Vehicles.
- Watercraft Coverage subject to underwriting eligibility.