



DairyPAK®

Specialized Coverage for California Farmers

Property Coverage Highlights

- **Premium credit** for quality milk scores
- **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).



DairyPAK Plus Coverage Highlights

- Milk contamination and leakage coverage for the insured's milk with a \$25,000 limit and a \$1,000 deductible.
- Refrigerated Farm Personal property coverage with a \$25,000 limit and a \$1,000 deductible
- Theft or collision death of livestock coverage with a \$10,000 limit per occurrence/lesser of ACV or \$5,000 per head
- \$100,000 in Extra Expense, \$25,000 in transit items other than hay or straw, \$200,000 for hay or straw in transit, \$25% of the limit up to \$200,000 for hay anywhere on an insured location, \$25% up to \$200,000 for hay away from an insured location
- Coverage for hay in the open includes a \$200,000 stack limit. A stack means hay, straw or fodder in one area separated by a clear space of 100 feet or more from any other hay, straw or fodder in the open. Higher stack limits may be available subject to underwriting guidelines.
- Hay in the barn is not subject to stacking limits.

Liability Coverage Highlights

- **Farm Liability Coverage** with an endorsement to provide personal liability.
- Coverage for property damage to **non-owned milk** is included subject to the occurrence limit of the policy.
- **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.



DairyPAK offers premium credits for quality milk scores.