



## 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.



---

### 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

---

### 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
-



## 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.



---

### **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

---

### **AgriCOM®**

Provides the ability to tailor coverages to meet the needs of the larger and/or more complex commercial agricultural operations.

---

### **Auto**

Ability to combine personal and commercial vehicles on one policy.

---

### **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

---

### **Identity Theft Recovery**

Added coverage when personal liability is provided.

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