

New Coverage Options

One of the best features of Ag Promise is that it offers new and enhanced coverages farmers like you have been asking for. These include:

Liability

- Farm employee medical coverage limits up to \$25,000
- Limited pollution
 - Third party liability—limited farm pollution incident liability coverage
 - Bodily injury and property damage
 - Pollution cleanup—asserted under specific government authority
 - Separate limit of defense equal to third party liability limit
 - First party supplement site pollution cleanup coverage
- Personal and advertising injury
- Limited crop dusting
- Fire legal liability

Property

- Peak season coverage
- Replacement cost on equipment under 5 years of age
- Replacement cost on more types of structures than before
- Equipment breakdown
 - Buildings and related equipment
 - Irrigation equipment
 - GPS equipment
 - Perils covered by equipment breakdown
 - Mechanical breakdown
 - Electrical breakdown
 - Pressure systems breakdown
- Disruption of farming operations (income loss and expense coverage)

New Discounts Available

- Longevity—considers # of years insured
- Account discount—considers if we have other FB lines of business (dwelling and auto)
- Farm package discount—considers # of parts selected under Farm Policy
- Claims discount



Ag Promise covers a variety of farm exposures. Here are just a few:

Property

- Equipment
- Self-propelled machinery
- Tools and supplies
- Products
- Livestock
- Irrigation equipment
- Seed, fertilizer, fuel and chemicals

Structures

- Poultry houses
- Barns
- Equipment sheds
- Grain complexes
- Farm offices

Liability

- Equipment on public roadways
- Agriculture drift
- Products liability
- Farm employee liability and medical
- Limited pollution
- Fire legal liability



Introducing

AG PROMISE

Farm Coverage. Farm *Bureau* Service.



www.afbic.com
Real Service . Real People.™

Farm Coverage. Farm *Bureau* Service.

Ag Promise from Farm Bureau Insurance

As a farmer, your work is built on a promise—to the land as well as the community. At Farm Bureau Insurance, our work is built on a promise to you. Introducing a new, exceptional policy that protects everything farmers rely on. **We call it Ag Promise.**





Your farm is unique.
Your policy should be, too.

With Ag Promise, you get protection tailored to meet your specific needs. Items that can be covered include:

Farm Personal Property

- Grain, threshed seed, feed, etc.
- Hay, straw, and fodder
- Farm products, materials, and supplies
- Miscellaneous equipment incidental to the farming operations (tools, etc.)
- Farm machinery and equipment
- Livestock
- Computer equipment
- Fuel, fertilizer and chemicals

Coverage Extensions

- Property in the custody of a common contract carrier
- Covered property away from the insured location
- Replacement machinery, vehicles and equipment newly purchased
- Additional machinery, vehicles and equipment newly purchased
- Additional acquired livestock

Barns, Outbuildings and Other Farm Structures

- Farm buildings/structures/poultry houses—including attached sheds and permanent fixtures
- Silos/grain bins
- Portable buildings and portable structures
- Fences (other than field and pasture fences), corrals, pens and feed racks
- Outdoor radio and TV equipment, antennas, and towers
- Improvements and betterments
- Building materials and supplies

Coverage Extensions

- Private power and light poles—up to \$1,000
- New construction—up to \$100,000 60 days from first date of delivery of materials and supplies, limited perils

Property Causes of Loss Available

No matter what troubles tomorrow might bring, Ag Promise helps you be prepared.

Covered Causes of Loss (Basic)

- Fire or lightning
- Windstorm or hail
- Explosion
- Riot or civil commotion
- Aircraft
- Vehicles
- Smoke
- Vandalism
- Theft
- Sinkhole collapse
- Volcanic action
- Collision – only personal property
- Earthquake loss to livestock
- Flood loss to livestock

Basic with Collapse

Basic Covered Causes of Loss plus the following:

- Weight of ice, snow or sleet

Covered Causes of Loss (Broad)

Basic with Collapse Covered Causes of Loss plus the following:

- Electrocution of covered livestock
- Attacks on covered livestock by dogs or wild animals
- Accidental shooting of covered livestock
- Drowning of covered livestock from external causes
- Loading/unloading accidents – livestock
- Falling objects
- Sudden and accidental tearing apart
- Accidental discharge or leakage of water or steam
- Freezing of a plumbing, heating, air conditioning or automatic fire protective system or of a household appliance

Covered Causes of Loss (Special)

- Direct physical loss unless the loss is excluded or limited in policy.

Optional Property Coverages By Endorsement

Farming requires more than grit and determination. Protect the equipment and things that help you get the job done.

- Replacement cost protection
- Cab glass breakage—no deductible
- Equipment breakdown
 - Buildings and related equipment
 - Irrigation equipment
 - GPS equipment
 - Perils covered by equipment breakdown
 - Mechanical breakdown
 - Electrical breakdown
 - Pressure systems breakdown
- Disruption of farming operations (income loss and expense coverage)
- Peak season coverage
- Agritainment—property
- Cargo
- Enhanced coverage limit endorsement for farm personal property:
 - Replacement farm machinery, vehicles and equipment newly purchased coverage is increased from \$75,000 to \$500,000
 - Additional farm machinery, vehicles and newly purchased coverage is increased from \$100,000 to \$500,000
 - Rental reimbursement on farm machinery and equipment coverage is increased from \$1,000 to \$2,500 per day, with the maximum for each loss increased from \$5,000 to \$10,000
 - Rented or leased farm machinery, vehicles and equipment coverage is increased from \$75,000 to \$150,000. This coverage extension is primary over any other valid and collectible insurance available to the property owner.
 - Scheduled farm personal property limit of insurance to any one head of livestock. Coverage is increased from \$2,000 to \$5,000.
 - Borrowed farm machinery, vehicles and equipment coverage is increased from \$10,000 to \$50,000
 - Extra expense limit is increased from \$2,000 to \$5,000

Farm Liability Basic Coverages

- Bodily injury and property damage
- Personal and advertising injury
- Medical payments

Optional coverages by endorsement

- Farm employer’s liability and farm employees’ medical payments
- Agricultural drift liability coverage—ground application
- Limited pollution
 - Third party liability - limited farm pollution incident liability coverage
 - Bodily injury and property damage
 - Pollution cleanup—asserted under specific government authority
 - Separate limit of defense equal to third party liability limit
 - First party supplement site pollution cleanup coverage
- Agritainment
- Business activities
- Custom farming