



## Farmowner/Farmette program

Insurance Protection for Your Residence, Contents, Farm Buildings, Farm Personal Property and Liability.

### Included Coverage:

**Residence** – Comprehensive coverage for your home.

**Personal Property** – Protection for your personal belongings.

**Liability/ Medical Payments** – Provides defense and coverage for injury or damage in which you are liable.

**Replacement Value** – Claim settlement for your personal property on a replacement cost basis.

**Additional Living Costs and Loss of Rent** – Expenses you incur if you cannot live in your home after a covered loss.

**Equipment Breakdown** – Protection for household and farm equipment due to equipment failure.

**Fire Department Service Charge** – Charges incurred due to fire departments called to protect your property.

**Fire Legal Liability** – Damage you are liable for while occupying or renting a non-owned structure.

**Glass Breakage** – Breakage of cab glass on farm vehicles or window glass on barns up to \$500. Option to purchase additional coverage.

**Identity Fraud** – Expense reimbursement for costs associated with identity fraud.

**Outdoor Signs** – \$500 coverage is included.

**Pollution Liability** – Up to \$50,000 coverage for limited pollution liability. Option to purchase additional coverage.

**Refrigerated Foods Spoilage** – Refrigerated items that spoil due to loss of power.

**Replacement Cost Dwelling** – Claim settlement for the dwelling at replacement cost up to the policy limit.

**Added Animal Perils** – Losses to livestock by attack, accidental shooting or drowning.

**Contaminated Milk** – Coverage up to \$3,000 for your own milk that is contaminated.

**Custom Farming Liability** – Protection for the policyholder when performing custom farming work

**Emergency Produce Removal** – Hay or other produce removal to prevent a fire from spontaneous combustion.

**Equipment Intake of Foreign Objects** – Loss to harvesting equipment due to intake of foreign objects.

**Falling Objects** – Building and farm personal property damaged by collapse of another building.

**Farm Employee Liability** – Coverage for farm employees while performing farming operation duties.

**Feed Spoilage** – Feed that is in the open (silo bags) which spoils due to hail damage to the silo bag.

**Inflation Guard** – Automatically increases your residence limit to protect against increased building costs.

**Inland Marine** – Expanded coverage for your jewelry, guns, fine arts, etc.

**Loss of Farm Income or Extra Expense** – When normal farming operations are suspended due to a covered loss.

## **Optional Farmowner/Farmette Program Coverage:**

**Modified Replacement Cost Terms** – Replacement coverage for partial losses when the dwelling is insured for less than 80% of the replacement value.

**Med-Pay for Named insured** - This optional coverage is simply intended to provide Medical Payments coverage for the Named Insured or Additional Insured (or spouse or family member) who may not be eligible for coverage as a Farm Employee.

**Ordinance or Law** – Covers increased building costs due to changes in an ordinance or law.

**Peak Season** – Crops or livestock that see an increase for a specific monthly period.

**Personal Injury** – If you are sued for libel, false arrest or slander.

**Recreational Vehicles** – Property and liability coverage available for acceptable boats, ATVs and snowmobiles.

**Refrigerated Milk** – \$1,000 included, Additional coverage for loss of milk in bulk tank due to a mechanical or electrical breakdown available.

**Rented or Borrowed Equipment** – Physical damage for borrowed, rented or leased farm machinery.

**Scheduled Farm Personal Property** – Farm machinery and livestock.

**Scheduled Farm Building** – Outbuildings on the farm premise.

**Silo Collapse or Silo Unloader Collision** – Collapse coverage for the silo or damage to the scheduled silo unloader caused by collision with the ground.

**Trampoline Liability** – For trampolines that include a safety net.

**Water Back Up and Sump Discharge or Overflow** – \$1,500 included, additional Water damage that backs up through your sewer, drains, or sump pump is available.

**Weight of Ice, Snow, or Sleet** – Loss to outbuildings due to collapse from the weight of ice, snow or sleet.

## **Available Farmowner/Farmette Program Discounts:**

**New Home** – Under 10 years of age

**Claims Free** - This discount is earned while insured with HMIC on a continual basis (Renewal)

**Senior Citizen** - This discount applies if this home is their primary residence and when the named insured is age 65 or over.

**Home/Auto Discount** - This discount applies if the home is their primary residence and Agent provides a copy of a personal auto declaration page or copy of a personal auto application.

**Protective Devices** - Use of a protective device warning system to notify a central station off-premise on a 24-hour alarm system may qualify for a discount.