


Farm-Guard™ Policy

Don't Give Away the Farm



The Farm-Guard™ protects the members of your household against financial disaster from accidents or injuries occurring on your farm — whether as a farm owner or tenant.

The policy provides a broad range of standard coverages as well as a variety of optional coverages to customize protection to fit your farming operation.

PUBLIC LIABILITY

Protection against claims of negligence arising from your farming operations, use of the premises or personal acts. Fire legal liability is included for real and personal property.

PHYSICAL DAMAGE TO PROPERTY OF OTHERS

Pays for damages to property you borrow, such as farm machinery.

MEDICAL PAYMENTS TO PUBLIC

Pays for accidental injury to the public on your premises, by your livestock or because of your farming operations or personal acts.

If state law doesn't require you to carry Workers' Compensation, Farm-Guard™ also provides:

EMPLOYERS' LIABILITY

- Protection against liability for injuries suffered by your farm employees while working for you.

MEDICAL PAYMENTS TO FARM EMPLOYEES

- Covers medical expenses for accidental injury suffered by your farm employees while on the job, even if you are not at fault. Includes death indemnity for accidental death.

AUTOMATIC COVERAGES

- Coverage for losses arising out of custom farming or feeding when receipts total less than \$2,000
- Protection from losses arising from business pursuits when receipts total less than \$2,000
- Property damage protection for accidental spray drifts of farm chemicals when applied by any means other than aircraft.

- Contractual liability relating to the farming operations, goods or products, or residence premises.
- Pollution coverage for losses caused by windstorm, accidental collision, overturn or breakage.

OPTIONAL COVERAGES

- Custom Farming *
- Custom Feeding *
- Residential Rental Property
- Additional Insured - Broad or Limited
- Business Activities *
- Employee Occupational Liability
- Contractual Liability
- Home Day Care
- Waterbed Liability
- Personal Injury
- Additional Premises
- Medical Payments - Named Persons
- Hunting and Fishing
- Milk Contamination

* Automatic \$2,000 limit included in policy. Endorsement may be added to include higher limits.

AVAILABLE PREMIUM CREDITS

LANDLORD'S LIABILITY

- **Owner Occupied** — 35% premium reduction when the landlord leases 90% of the farm to a tenant. The landlord must not have direct control over farm premises or any interest in farm equipment or livestock.
- **Non-Occupied** — 50% reduction is premium when the landlord does not live on the farm or have any direct control over the farm premises.

LIVESTOCK EXCLUSION

- A 20% reduction in premium when no livestock are owned by or in the care, custody or control of the insured.

COUNTRY HOME OPTION

- Premium reduction when total acreage is under 40 acres and only incidental farming operations are conducted.



Farm-Guard™ Policy, *continued*

OTHER POLICIES AVAILABLE

- Auto
- FarMate
- Recreational Vehicle
- Rented Dwelling
- Personal Excess Liability
- Wide variety of small business insurance packages

Ask your Grinnell Mutual agent for more information on our full range of insurance products to protect your family.

This brochure provides a basic description of this product. These summarized coverage descriptions are intended for reference and do not include policy conditions, exclusions or limitations. For a complete description of the policy features, consult your Grinnell Mutual agent.

GRINNELL MUTUAL
REINSURANCE COMPANY

Ask your FarMutual Insurance agent for details on the various limits of coverage, convenient payment plans and other features offered by the Farm-Guard™ policy.



Agency Information