

The FARMPAC program from Indiana Insurance, because farming is your livelihood.

We've insured farms and ranches for decades and we know your operation is unique. That's why we let you tailor your policy so you only pay for the coverage you need. Combine this with Indiana Insurance's excellent claims service and you know you're protected with the best insurance value available.

## THE FOLLOWING ARE SOME COVERAGE HIGHLIGHTS OF OUR FARMPAC PROGRAM:

### Protection for your home

You can add extended replacement cost coverage for up to 125% of the policy's limit to provide additional funds to repair or replace your home if costs exceed the policy limit. You can also add coverage for damage of up to \$5,000 caused by the back up of sewers, drains and sumps.

### Protecting what's inside your home

In addition to standard coverage you also may want to add replacement cost coverage for household personal property, awnings, carpeting, appliances and outdoor equipment.



### Protecting farm personal property

Along with the standard protection against damages related to your farm machinery, livestock, grain or feed and other personal farm property you may want optional protection to cover it while it's being transported by a motor vehicle.

### Protecting barns, outbuildings and other structures

You can extend the basic coverage to cover optional perils like a loss caused by falling objects, weight of ice, sleet or snow and collapse (subject to limitations). In addition, you can extend it to cover special perils which further broaden your protection.

### Liability coverages

To protect against claims or suits against you, your premises or operation we offer limits of up to \$1,000,000. You can also add coverage for watercraft and recreational vehicle liability, or add protection for business activities other than farming.

And at no extra charge we offer these benefits:

- New Construction—\$50,000 for new dwellings and farm buildings for 30 days
- Consequential Loss—\$500 for loss to contents of a freezer or refrigerated unit
- Extra Expense—up to \$10,000 for extra expenses you incur to continue normal farming operations following a covered loss
- Livestock Collision—up to \$500 for each head of livestock for loss caused by collision with a vehicle
- Pollutant Clean Up and Removal—\$25,000 for expenses to extract pollutants from a covered location (Increased limits are available for an additional charge)
- Following a covered loss, we will pay for increased costs incurred due to enforcement of any ordinance or law regulating the construction, demolition, repair or removal of debris

Where **I** makes the difference™

[www.TheDifference.com](http://www.TheDifference.com)

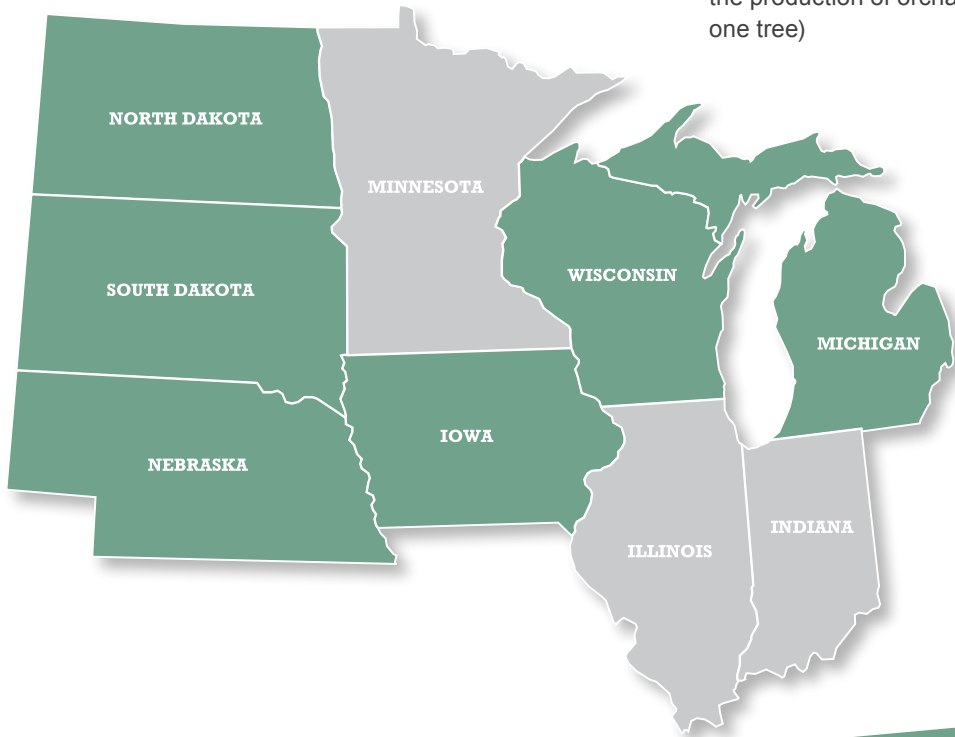
## Optional Coverages

In addition to the coverages highlighted, there are many optional coverages designed to fit your specific needs. Some examples of what we offer include:

- Dairymen's Protective—up to \$10,000 for loss to milk from contamination or spoilage.
- Umbrella Liability—coverage is also available for limits ranging from \$1,000,000 to \$10,000,000 to give you an extra level of protection.
- Farm Automobile—coverage for your farm vehicles.

## Broaden your protection even more

By choosing the Ultra Plus FARMFAC endorsement you may extend specific parts of your insurance coverage.



For example:

- 10% of the dwelling limit is extended to other structures used as a private garage or for storage of household personal property
- 90 days of protection for up to \$100,000 for newly acquired or replacement farm machinery
- Excess coverage up to \$100,000 for farm machinery borrowed from others
- Additional coverage for new dwellings and farm buildings is increased to \$100,000 for 30 days
- Additional coverage is increased to \$1,000 for loss to contents of a freezer or refrigerated unit
- Provides up to \$2,500 for a covered loss to trees used in the production of orchard products (\$250 limitation for any one tree)

- Provides up to \$5,000 for damage to property of others
- Additional coverage is increased to \$1,000 for each head of livestock for loss caused by collision with a vehicle

## Why Choose Indiana Insurance?

When an organization is focused entirely on protecting businesses and organizations in the Midwestern United States, developing an expertise for farming is only natural. By cultivating strong relationships with local independent agents who understand your unique operational needs, an unbeatable team emerges. Whether an operation focuses on grain, livestock, dairy products, fruit or vegetable production, we work with local independent agencies to customize programs to meet these protection needs. With this singular focus, Indiana Insurance is uniquely positioned to offer the right protection at the right value backed by the best independent agencies in the business.

Working with the right agents, providing the right protection, the right service, at the right value—that's our responsibility. Indiana Insurance, a member of Liberty Mutual Group which ranks 86th on the Fortune 500 list of largest U.S. Corporations based on 2008 revenues, combines the national strength you can count on and the local presence and knowledge so critical in protecting your farm operation.

Indiana Insurance has financial strength ratings of A (Excellent) from A.M. Best Company, A2 (Good) from Moody's Investor Service, and A- (Strong) from Standard & Poor's.

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**Indiana Insurance member underwriting companies:** American Economy Insurance Company, American States Insurance Company, American Fire and Casualty Company, American States Preferred Insurance Company, Consolidated Insurance Company, First National Insurance Company of America, General Insurance Company of America, Hawkeye-Security Insurance Company, Indiana Insurance Company, The Midwestern Indemnity Company, The Netherlands Insurance Company, The Ohio Casualty Insurance Company, Ohio Security Insurance Company, Peerless Indemnity Insurance Company, Peerless Insurance Company, Safeco Insurance Company of America, Safeco Insurance Company of Illinois, Safeco Insurance Company of Indiana, Safeco National Insurance Company, West American Insurance Company (Not all companies may be licensed in all states.)

This summary contains highlights only and is subject to change. The specific terms of coverage, exclusions, and limitations are contained in your insurance policy.

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