

Tailored Coverage for Commercial Farms

Indiana Insurance provides the specialized protection needed for both the business and personal aspects of today's farming operations. Our Commercial Farm Policy can be tailored to meet a variety of needs—from small hobby farms to larger commercial operations.

With more than 50 years of agricultural insurance experience, our dedicated team of farm specialists is committed to the business of protecting farms in the Midwest.

COVERAGES INCLUDE:

- Farm Dwelling (owner or tenant occupied), Appurtenant Structures to the Dwelling, Household Personal Property and Loss of Use
- Farm Personal Property (scheduled or blanketed)
- Farm Structures (barns, silos, etc.)
- Farm Liability
- Personal Liability



Farm Program



Farm Dwelling, Appurtenant Structures to Dwelling, Household Personal Property and Loss of Use

- Owner or Tenant Occupied
- Basic, Broad or Special Perils on Dwelling
- 10% of Dwelling Coverage for Appurtenant Structures
- Fair Rental Value for Dwelling and Appurtenant Structures

Special Limits—(Higher limits and specifically scheduled items are available)

- Gold, platinum or silver: \$200
- Manuscripts or passports: \$1,500
- Watercraft: \$1,500
- Grave markers: \$1,000
- Business property off an insured location: \$2,500
- Theft of furs, jewelry, and watches: \$1,500
- Theft of silverware: \$2,500
- Theft of firearms: \$2,500

Additional Coverages

- Debris Removal
- Reasonable Repairs
- Removal of Fallen Trees from the grounds appurtenant to the residence
- \$500 Credit Card and Fund Transfer Cards; Forgery; Counterfeit Currency or Theft

Liability Coverages

- Bodily Injury and Property Damage
- Premises Liability
- Personal and Advertising Liability
- Medical Payments

Scheduled Farm Personal Property

- Farm Machinery or Livestock
- Hay, Straw, Fodder Grain
- Basic, Broad or Special Perils
- \$50,000 for replacement of specifically listed farm machinery
- \$100,000 for newly purchased additional machinery

Unscheduled Farm Personal Property—(Blanket)

- Basic, Broad or Special Perils

Farm Structures

- Basic, Broad or Special Perils
- ACV or Replacement Cost
- \$100,000 for new, permanent farm structures not covered under the policy

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www.TheDifference.com



Indiana Insurance®

Member of Liberty Mutual Group



Optional Coverages

- Additional Farm premises rented to others
- Additional Insured—Farm Liability
- Farm Employers Liability and Farm Employees Medical Payments Insurance
- Additional Custom Farming Liability (\$5,000 in receipts included in policy form)
- Perishable Farm Personal Property
- Medical Payments—Named Insured and Designated Resident Members of the Household
- Livestock Suffocation
- Glass in Cab
- Farm Computer
- Optional Loss Valuation
- Watercraft Physical Damage and Liability
- Incidental Business Pursuits

- Earthquake
- Sump Pump and Water Back-up
- Foreign Objects in Machinery/Rock Ingestion
- Peak Season
- Chemical Drift
- Limited Farm Pollution Liability Commercial Farm Extension Endorsement

Farm Extension Endorsement increases coverage for the following:

- Household Refrigerated Products
- Private Power & Light Poles
- Collapse from Subsurface Water—Dwellings
- Landslide for Dwellings and Household Personal Property
- Back-up of Sewers and Drains for Dwellings and Household Personal Property
- Collapse Resulting in the Death of Livestock
- Borrowed Farm Machinery—Unscheduled Farm Personal Property

Available Credits

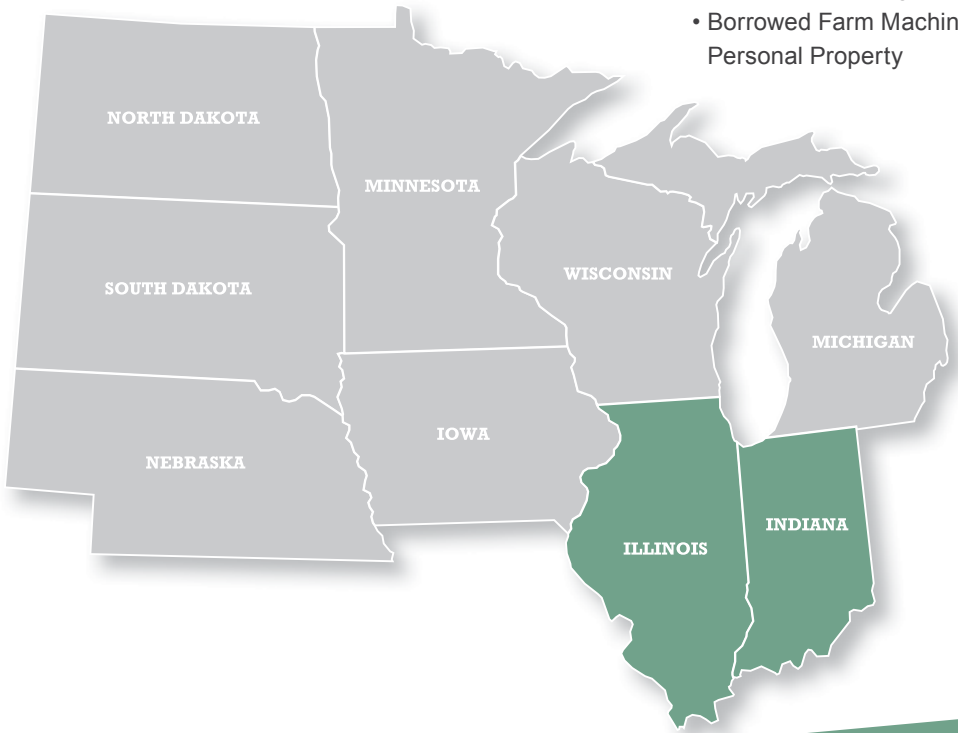
- Protection Devices
- Combination Credit—if Indiana Insurance insures all owned farm property (dwellings, outbuildings & farm personal)
- Farm Package Credit—if Indiana Insurance also writes the Business Auto or Commercial Umbrella

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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