

Farm & Ranch Package Endorsements

Enhanced coverages for your Farm & Ranch policy.

Elevate your Farm & Ranch policy with the additional protection you want. Choose one or both!

Extra Security

Coverage to enhance your dwelling and personal property focused coverages.

- \$5,000 Goldware, Goldplated ware, Silverware, Silverplated ware and Pewterware
- Firearms - Coverage C limit applies
- Actual loss sustained applies to Coverage D Loss of Use Additional Living Expense and Fair Rental Value
- \$5,000 for Debris Removal for all fallen trees
- \$2,000 for Debris Removal for any one tree
- \$5,000 Refrigerated Products
- \$2,000 trees, shrubs, plants and lawns
- \$10,000 Fire Department Service charge
- \$2,500 Lock Replacement
- \$10,000 Business Property on Insured Location
- \$5,000 Arson Conviction Award
- \$1,500 Fire Extinguisher Recharge Expense
- \$500 Cellular Phone
- \$1,500 Computer - Personal Records
- \$500 Global Positioning Systems
- \$1,000 Acquisition Cost for Mortgage and Related Extra Expense
- \$2,000 for Additional Monthly Interest Expense for Mortgage and Related Extra Expense
- \$5,000 Rented Golf Cart
- Water Damage Exclusion of "Collapse" of the dwelling or outbuildings no longer applies
- \$1,000 False Alarm coverage
- \$25,000 Identify Fraud Expense Limit

Ultra Security

Enhanced coverages to help protect key aspects of your farm or ranch operation.

- Coverage E Blanket Farm Personal Property Supplemental Coverage increased limits
 - \$50,000 for Unharvested corn, wheat, oats, barley, rye, and other grains, flax and soybeans (but not seed or forage crops, straw or stubble)
 - \$50,000 for Grain in stacks, swaths, or piles in the open
- \$10,000 Farm Operations Records
- \$500,000 Newly Acquired and Replacement Farm Machinery
- \$100,000 Farm Machinery and Mobile Equipment of Others
- \$5,000 Private Power and Light Poles
- \$500,000 New Construction
- \$5,000 Signs
- \$50,000 Pollutant Clean-Up and Removal including coverage for covered losses away from the insured location
- \$1,000 Farm Machinery Towing and Labor Costs
- Employer's Non-Owned Automobile Liability*
- Employee Medical Payments Extension
- \$10,000 Custom Farming receipts

*Not available in Illinois.

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