

Quick Reference Guide

This Quick Reference Guide summarizes the standard coverages offered by the Fireman's Fund® Multiguard® Farm and Ranch Program, and provides a brief description of some of the key optional coverages and extension endorsements which can be added to tailor a program to each client's needs.



Farm Property

Our standard coverage forms provide first-party protection for:

Coverage A - Dwellings	Coverage E - Scheduled Farm Personal Property
Coverage B - Appurtenant Structures	Coverage F - Unscheduled Farm Personal Property
Coverage C - Household Personal Property	Coverage G - Barns, Outbuildings and Other Farm Structures
Coverage D - Loss of Use	

Optional coverages and extension endorsements:

Description (Refer to each form for coverage details, limitations and exclusions)

Assisted Living Care (FP7473)	Provides Personal Property and Liability coverage to a named insured and/or resident relative who reside in an assisted living care facility.
Disruption of Farming Operations (FP 15 01)	Coverage is provided for: the reduction in net profit (or increase in net loss) from disruption of specified farming operations due to damage to farm buildings, machinery, supplies, or equipment at specified insured locations by a covered cause of loss; continuing normal operation expenses (including payroll); expenses incurred to resume normal farming operations; and expenses incurred to repair or replace damaged property, to the extent that such expenses reduce the amount of loss otherwise payable
Multiguard Farm Computer Coverage (FP 90 09)	Covers Electronic Data Processing Equipment, including media and records, on a scheduled or blanket basis for Special Covered Causes of Loss, including mechanical breakdown
Dwellings – Extended Replacement Cost with Building Code Upgrade (FP 74 35)*	Increases the Coverage A limit up to an additional 100% if, at the time of loss, the cost to repair damage to the dwelling exceeds the Coverage A limit shown in the Declarations. Coverage also pays for additional construction costs resulting from building code changes or laws or ordinances regulating construction, repair or demolition of the dwelling
Scheduled Farm Machinery Glass (FP 74 02)	Coverage for glass (no deductible) in specifically scheduled farm machinery
Spoilage Coverage – Perishable Farm Personal Property (FP 90 06)	If Coverage E – Scheduled Farm Personal Property is provided, direct damage coverage may be extended for spoilage of perishable farm personal property caused by one or both of the following: (1) mechanical breakdown or failure of equipment, or contamination by a refrigerant; (2) public power outage
Pollutant Clean Up and Removal Expense, including Transit Coverage (FP 74 22)	Provides a \$50,000 aggregate Limit of Insurance for reasonable pollutant clean up and removal expense resulting from a covered cause of loss, and adds the following additional covered causes of loss: collision, upset or overturn of a transporting vehicle; damage other than collision, upset or overturn; for transit in, on or towed by any "vehicle" that you own or lease. Optional \$100,000 limit available.
Unit-Owners Coverage (FP7474)	Provides coverage to the owner of a condominium or cooperative dwelling unit which is used principally for family residential purposes.
Farm Transit Endorsement (134189)	Coverage for farm personal property owned by or in the care of the insured and transported in or on an owned or leased vehicle operated by the insured or operated with the insured's permission
Farm Property Coverage for Recreational Vehicles (FP 74 71)	Covers direct and accidental physical loss to certain scheduled recreational vehicles and trailers used to transport recreational vehicles
Farm Property Coverage – Orchard Endorsement (FP 74 03)	Provides Orchard Tree Coverage for a limit of \$3,000 (subject to a maximum of \$300 per tree), and Harvested Orchard Products Coverage, including transit, for a limit of \$5,000
Mobile Agricultural Machinery and Equipment – Replacement Cost Valuation Endorsement (FP 74 06)	Converts the loss settlement basis for scheduled items of farm personal property, machinery and equipment from actual cash value to replacement cost
Equipment Breakdown Coverage (FP7472)	Provides Equipment Breakdown in the event of equipment failure as a direct result of an accident.
Agricover for Farm Property (FP 74 05 – FP 90 08) Agricover for Farm Property Plus (FP 90 22 CA)	Provides a package of additional coverages: Electronic Data Processing Equipment (\$10,000); Employee Tools (\$3,000 – subject to a \$1,000 per employee limit); Fire Extinguisher Recharging (\$250 per occurrence); Cost of Preparing Proof of Loss (\$2,000); Key and Lock Replacement (\$1,500 per occurrence); Back Up of Sewers or Drains for Dwellings (Coverage A, B, C, and D); and Farm Machinery, Vehicles and Equipment in the Custody of a Common or Contract Carrier; Identity Theft w/ Restoration (\$25,000); Kidnap and Ransom Expense (\$25,000); Loss Assessment Coverage (\$50,000)
Extended Property Coverage for Dairy Operations (FP 74 09)	Provides a variety of additional property coverages custom designed for dairy operations: Building Ordinance Coverage (\$25,000), Perishable Farm Personal Property Coverage (\$10,000), and First Party Milk Contamination Coverage (\$25,000)
Extended Property Coverage for Orchard and Vineyard Growers (FP 74 04)	Provides a variety of additional property coverages custom designed for orchard and vineyard growers: Tree Coverage (\$25,000), Harvested Products Coverage (\$25,000), and Extra Expense – Machinery and Equipment Rental Reimbursement Coverage (\$5,000)
Special Hay Provisions (134204)	Hay, in the open or in buildings, may be insured under Coverage "E" for a reduced rate, if the hay is insured for the maximum value expected for the policy term.
Peak Season – Farm Personal Property (FP 12 29)	Limits of insurance may be increased on specific items for a specified period of time.

*All states except Minnesota. Form FP 90 04 applies in Minnesota.

Farm Liability

Our standard coverage forms provide the following coverages against claims in conjunction with the insured's farming operations and personal activities:

Coverage H - Bodily Injury and Property Damage
Coverage I - Personal Injury and Advertising Injury
Coverage J - Medical Payments

Coverage M - Chemical Drift
Fire Damage Liability

Optional coverages:

Description (Refer to each form for coverage details, limitations and exclusions)

Amendatory Endorsement – Higher Limits for Chemical Drift (Property Damage) (FL 84 04)	Coverage for chemical drift degradation to growing or harvested crops or domestic animals
Limited Agricultural Chemical Drift Coverage (Bodily Injury and Property Damage) (141869)	Coverage for damages because of physical injury to persons, animals and/or growing or harvested crops arising out of an accidental chemical drift
Limited Agricultural Pollution Amendment (FL 90 53)	Provides limited pollution coverage for Agricultural Chemical Drift; Hand Spraying; Hostile Fire; Mobile Equipment Cargo; Mobile Equipment Fuels; Paint Overspray; Set Fire; and Tanks Above Ground
Incidental Business Activities Endorsement (FL 04 43)	Coverage for a particular business at an insured location
Additional Insureds (various forms apply)	See rule 37.H. for Farm Liability, and Rule 38.O. for CGL Liability
Farm Employers' Liability and Employees' Medical Payments Coverage (FL 04 65) **	Provides employers' liability and employees' medical payments
Employers Liability Stop Gap Coverage Endorsement (FL 84 65) ** In Washington use FL 84 45	Coverage for liabilities arising out of injury to an employee sustained while in the course of employment, provided the injury does not fall with the scope of Workers' Compensation coverage
Farm Liability Coverage For Recreational Vehicles (FL 84 06)	Coverage for certain scheduled recreational vehicles
Insured's Liability While Employed By Others in Nonfarm Jobs (FL 04 77)	See Rule 37.L. for types of employment covered
Custom Farming Liability Coverage (FL 04 69)	Coverage for farming operations performed by the insured for others, for a charge, under contract or agreement
Limited Aircraft Dusting and Spraying Coverage (Bodily Injury and Property Damage) (FL 84 44)	Coverage for damages because of physical injury to persons, domestic animals or growing/harvested crops resulting from crop dusting, spraying or seeding operations performed for the insured by a properly licensed independent contractor by aircraft.
Agricover For Farm Liability (FL 84 17) Agricover for Farm Liability Plus (FL 90 57 CA)	Provides a package of additional coverages, including: Broadened Premises Legal Liability (\$500,000); Medical Payments (\$10,000); Loss Assessment Coverage (\$50,000); broadened Advertising Injury, Personal Injury and Named Insured clauses; Unintentional Failure to Disclose Hazards clause; Notice of Occurrence and Knowledge of Occurrence provisions; Aggregate Limits Per Location Coverage; and Blanket Additional Insureds
Multiguard Farm & Ranch Hunting or Fishing Endorsement (FL 90 51)	Coverage for incidental hunting or fishing operations on an insured location
Multiguard Farm & Ranch Amendatory Endorsement – Blanket Acreage (FL 90 52)	With certain qualifications, the definition of insured location is amended to include any other location that is owned, leased, rented or occupied

** Not available in all states

Additional Available Coverages (please refer to company):

CGL Coverage, including Agricover for CGL
Business Automobile Coverage
Certain Commercial Properties Incidental to the Farm Coverage
Inland Marine Floater Coverage

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Fireman's Fund contributes a portion of profits to support firefighters for safer communities. We encourage our agents to participate.

The insurance policy, not this brochure, forms the contract between the insured and the insurance company. The policy may contain limits, exclusions, and limitations that are not detailed in this brochure. Coverages may differ by state.

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