

# Agri-Auto Coverage

## General Summary

### Customized Coverage

Rain and Hail provides protection for many different types of autos, from trucks to tractors to passenger vehicles.

- **Bodily Injury Liability**  
Protection for damages that involve bodily injury to others for which you become responsible under law.
- **Property Damage Liability**  
Protection for damage to property of others for which you become responsible under law.
- **Medical Payments**  
Protection that pays reasonable medical and funeral services to or for those who sustain bodily injury caused by an accident.
- **Uninsured Motorist Protection**  
Coverage allowing you to recover bodily injury damages due to an accident where the other party does not have insurance and is found legally liable.
- **Uninsured Motorist Coverage**  
Coverage allowing you to recover bodily injury damages due to an accident where the other party is found legally liable and does not have adequate liability limits.
- **Hired Auto Liability Coverage**  
Covers liability for automobiles hired under contract on behalf of or loaned to the named insured.
- **Hired Auto Physical Damage**  
Provides coverage for an automobile of any type: hired, borrowed or leased on a short-term basis for use in the insured's business. May be insured for Comprehensive and Collision Coverages.
- **Personal Injury Protection**  
Provides coverage for injury, death, loss of services and loss of income suffered by you, your covered passengers or covered family members (for those who reside in states with no-fault insurance laws).
- **Collision Protection**  
Protects you from loss caused by damage to your auto by collision, subject to the deductible on the policy.
- **Comprehensive Protection**  
Protection for the loss of or damage to your vehicle and its equipment from all causes except collision, subject to the deductible on the policy.

### Additional Protection

Round out your protection with these optional coverages:

- Towing and labor costs coverage to pay for emergency repairs and/or towing when your vehicle breaks down.
- Rental reimbursement for the expense of renting a substitute vehicle when there is a loss to yours.

### Other Coverages

Lay-Up Credit Program for seasonal farm trucks, one ton and over, including trailers.

### Claims Services

Rain and Hail's claims goal is to always provide the most prompt, professional and efficient claim service to each insured. We offer a variety of tools to ease the claims process for our customers including:

- Express Claims\* offers the fastest turnaround and quickest payments through Internet filing.
- 24-hour service is available for escalated claims.

\*Not available on all claims in all areas. Contact your agent for more information.

### Technology

Rain and Hail understands that running a farm is a full-time business, so we offer a variety of online tools for both agents and insureds to quickly quote and process policies.

### Premium Payment

Because we sincerely care about and value our customers, our goal is to ensure that all insureds have the protection they need, at affordable prices. We offer a variety of options for premium payment including a variety of flexible billing plans.

### Getting Started

At Rain and Hail, we want to make the insurance approval process as quick and easy as possible. Please contact your local Rain and Hail agent to receive a quote, submit an application or request further information.

This institution is an equal opportunity provider and employer.  
Note: This summary is for general illustration only. See policy for program details.

Courtesy of Rain and Hail L.L.C. • 800-776-4045 • [www.RainHail.com](http://www.RainHail.com)