

Equine Agribusiness Coverage

General Summary

About Equine Agribusiness Coverage

Rain and Hail Agribusiness insurance provides protection customized against basic, broad or special perils for a wide variety of equine risks including:

- Dwellings and Contents
- Tack
- Barns and Outbuildings
- Feed
- Specifically scheduled items of value
- Machinery and Equipment
- Recreational Vehicles
- Hay
- Automobiles and Farm Trucks
- Liability
- Umbrella Coverage

These coverages can be further tailored to meet the needs of each individual insured. Initially, we offer three levels of coverage: Standard, which offers basic coverage; Select, which offers higher limits of coverage; and Select Plus, which provides the broadest and most comprehensive coverage. From there, each insured can further customize his/her policy through a variety of coverages including:

- Increased liability limits and coverages
- Replacement cost coverage available for dwellings, household, personal property and farm buildings
- Farm Extra Expense
- Farm Continuation Coverage
- Extended Replacement Cost
- Livestock Care, Custody, Control
- Tack away from premises
- Stable Liability
- Riding Academy Liability
- Boarding Liability
- Shows/Competition Liability

Customized Equine Endorsements

We offer two equine endorsements that increase the level of coverage for your equine operation. Depending on the endorsement you select, you can add automatic coverage for:

- Tack equipment you own
- Tack equipment in your care, custody or control
- Hay in buildings
- Computer equipment
- Signs and gates
- Rental reimbursement expense for horse transportation
- Rented golf carts
- Newly acquired all terrain vehicles (ATVs) and snowmobiles

Please contact your Rain and Hail Agent for specific limits and availability.

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* that can be filed over the Internet and offers the fastest turnaround and quickest payments
- 24-hour service for escalated claims

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.

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

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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

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