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# Multiguard<sup>®</sup> Farm and Ranch

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A company of Allianz 

# Multiguard Farm and Ranch

You expect your farm or ranch policy to cover the basics: your home, farm buildings, household and farm personal property. You also require protection in the event of bodily injury and property damage that may arise from farming or personal activities. With Fireman's Fund<sup>®</sup>, our coverages and services go beyond basic insurance to provide comprehensive risk management solutions.

## Multiguard<sup>®</sup> covers you for:

- Automatic inflation protection for residential or farm building construction costs
- Outdoor antennas and satellite dishes – \$5,000
- Money, gold, silver – \$2,000
- Watercraft – \$5,000
- Household personal property within a vault – \$50,000
- Newly acquired and replacement equipment – \$500,000
- Borrowed farm equipment, including leased/rented – \$50,000
- New construction – \$250,000
- Extra expense for machinery breakdown – \$5,000
- Pollutant cleanup and removal expense – \$10,000 with option to increase to \$50,000/\$100,000

## Additions through our Agricover Farm Property Endorsement

- Electronic data processing equipment – \$10,000
- Employee tools – \$3,000
- Fire extinguisher recharge – \$250 per occurrence
- Cost of preparing proof of loss – \$2,000
- Key and lock replacement – \$1,500 per occurrence
- Backup of sewer and drains for dwellings
- Identity Theft w/ Restoration – \$25,000
- Kidnap and Ransom Expense – \$25,000
- Loss Assessment – \$50,000



## Additional customization

- Extended replacement cost for dwellings
- Replacement cost for equipment
- Disruption of farming operations
- Spoilage of perishable farm personal property
- Farm transit
- Recreational vehicles
- Specialized coverage for orchards, vineyards, dairies
- Equipment Breakdown
- Assisted Living Care
- Unit-Owners

## Liability coverage automatically extended for:

- Medical payments – \$5,000
- Fire damage liability – \$100,000
- Chemical drift: physical injury to crops, animals – \$100,000
- Damage to property of others – \$1,000
- All owned watercraft less than 50hp and all non-owned watercraft
- Incidental custom farming – annual receipts up to \$15,000

## Additions through our Agricover Farm Liability Endorsement

- Broadened premises legal liability – \$500,000
- Increased medical payments – \$10,000
- Loss assessment coverage – \$50,000
- Broadened advertising injury, personal injury and named insured classes
- Unintentional failure to disclose hazards clause
- Notice of/knowledge of occurrence provisions
- Aggregate limits per location coverage

### Additional coverage options

- Excess/Umbrella coverage
- Automobile coverage (trucks and private passenger types)
- Limited agricultural pollution amendment
- Agricultural chemical drift (physical injury to persons, crops, animals)
- Aircraft dusting and spraying (physical injury to persons, crops, animals)
- Incidental business activities
- Liability while employed by others in non-farm jobs
- Custom farming
- Employers' liability, employers' stop gap and employee medical payments
- Hunting or fishing endorsement

### Our field-tested team

Fireman's Fund™ has served the needs of American farmers since 1876 when it was the first company in the United States to write insurance on standing grain. The company is one of the most respected names in the property/casualty insurance industry, with an unparalleled reputation for reliability. Backed by Allianz SE, one of the world's largest financial services providers with more than \$1 trillion in assets, the company benefits from the additional financial strength Allianz represents.

Fireman's Fund claims professionals – rated among the best in the industry by our customers – provide fast, fair, and responsive service. We provide 24-hour access to dedicated, specialized claims managers who understand your needs.



### Compare the differences in coverage and limits between Fireman's Fund® and the industry standard

Farm Property Coverage	ISO	Fireman's Fund
Outdoor radio and TV antennas and satellite dishes	\$1,000	\$5,000
Money	\$200	\$2,000
Securities	\$1,500	\$5,000
Watercraft	\$1,500	\$5,000
Trailers	\$1,500	\$3,000
Electronic apparatus	\$1,500	\$10,000
Business property on premises	\$2,500	\$10,000
Business property off premises	\$500	\$2,500
Theft of silverware	\$2,500	\$10,000
Theft of firearms	\$3,000	\$10,000
Theft of Jewelry, Watches and Furs	\$2,500	\$5,000
Gravemarkers	\$1,000	\$5,000
Refrigerated Products	\$500 (HPP only)	\$2,500 (at an Insured location)
Arson Reward	None	\$5,000
Cost of Restoring Farm Operations Records	\$2,000	\$5,000
Equipment Breakdown	No	Yes
Assisted Living Care	Yes (optional)	Yes (optional)*
Unit-Owners Coverage	Yes (optional)	Yes (optional)*

### Scheduled Farm Personal Property

Stack limit for hay	\$10,000	\$50,000
Property in custody of common carrier	\$1,000	\$5,000
Replacement machinery/equipment	\$75,000	\$500,000
Newly acquired machinery/equipment	\$100,000	\$500,000

### Unscheduled Farm Personal Property

Property in custody of common carrier	\$1,000	\$5,000
Covers combines and irrigation equipment	No	Yes

### Farm Liability

Custom Farming receipts	\$5,000	\$15,000
Chemical Drift PD coverage	\$25,000	\$100,000
Chemical Drift BI & PD coverage	No, (PD only)	Yes (optional)
Aggregate limit per location	No	Yes (optional)
Blanket acreage	No	Yes (optional)
ATV off-premises coverage while traveling between locations for farming purposes	No	Yes

\* Broader EOL options available.