

# FARM AND RANCH COVERAGE HIGHLIGHTS

PROTECTION FOR YOUR WAY OF LIFE



At Main Street America Insurance, we recognize the hard work and dedication it takes to be a farmer and rancher, and we're committed to ensuring your business is equipped with the tools you need to succeed. Get comprehensive protection with a full suite of farm, ranch and even personal and commercial coverages from a single, trustworthy source – your local independent insurance agent.

## YOUR FARM IS MORE THAN A BUSINESS

Main Street America Farm and Ranch insurance includes Dwelling Coverage to protect your home and valuables from a range of risks, including:

- Fire
- Lightning
- Windstorms
- Hail
- Smoke
- Weight of Ice, Snow and Sleet
- Vandalism
- Theft
- Glass Breakage\*
- Vehicle
- Water Damage from Plumbing or Heating Systems
- Frozen Plumbing
- Power Surge to Appliances
- Bursting Water Heater

## LET US WORK FOR YOU

With roots dating back to 1923, Main Street America Insurance provides commercial and personal insurance, and surety products through eight carriers: NGM Insurance Company, Old Dominion Insurance Company, Main Street America Assurance Company, MSA Insurance Company, Grain Dealers Mutual Insurance Company, Main Street America Protection Insurance Company, Spring Valley Mutual Insurance Company, Austin Mutual Insurance Company and Midvale Indemnity Company (affiliate). We are rated "A" (Excellent) by A.M. Best, the insurance industry's premier rating organization, in recognition of our financial strength.

\*Limited to \$50 on Basic Form (FO-1) coverage.

## DWELLING COVERAGE OPTIONS

<b>Dwelling Coverage –Basic Form (FO-1)</b>	<p>Provides Actual Cash Value protection for a variety of common risks, from fire and lightning to theft, wind, hail and more.</p> <p>Policy is on a named perils and Actual Cash Value basis and provides Replacement Cost Coverage for the contents of your home.</p>
<b>Dwelling Coverage –Broad Form (FO-2)</b>	<p>Provides broader named perils coverage than the FO-1 with additional coverage for risks like the weight of ice, snow or sleet, falling objects, freezing and more.</p> <p>Policy is an Actual Cash Value basis and provides Replacement Cost Coverage for the contents of your home.</p>
<b>Dwelling Coverage –Special Form (FO-3)</b>	<p>Offers replacement cost coverage for the home in the event of direct physical loss. Your home is protected from all accidents except those specifically excluded in the policy.</p> <p>Policy provides Replacement Cost Coverage for the contents of your home.</p>
<b>Dwelling Coverage – Renters Form (FO-4)</b>	<p>Provides Farm and Ranch Dwelling Property Protection for tenants on a broad named perils.</p> <p>Provides Replacement Cost Coverage for the contents of your home.</p>
<b>Dwelling Coverage – Special Building and Contents Form (FO 0005)</b>	<p>Provides coverage for the cost to repair or rebuild your home in the event of a direct physical loss, up to a <b>maximum of 120%</b> of the limit applying to the damaged building.</p> <p>Coverage includes Replacement Cost for the contents of your home.</p>

## PROPERTY COVERAGE WITH PEACE OF MIND

<b>Related Private Structures</b>	<p><b>Extends 10% of the Dwelling Limit</b> to any structure that is not specifically designed or used for farming or business purposes. Examples include garages, fences*, gazebos, pools, driveways*, sidewalks*, sheds and other permanently installed outdoor fixtures*. An appointment schedule is needed if 10% is not enough coverage for all detached structures.</p>
<b>Additional Living Costs and Loss of Rent</b>	<p>If you have to temporarily relocate while work is being done on your property due to a covered loss, this coverage will help pay living expenses. Coverage is provided up to 12 months after a loss.**</p> <p>If you rent to others and your rental property becomes uninhabitable in the event of a covered loss, we will pay the fair rental value of the property while it is being repaired.</p>

\*Must be within 250ft of the dwelling

\*\* All states have the option to increase coverage from 12 months to 24 months under Additional Living Costs and Loss of Rent Coverage.

**Continued on next page >**

**msainsurance.com**

## COMPREHENSIVE PROTECTION FOR YOU

Incidental property coverages built into your Farm and Ranch policy include:

- Emergency Removal
- Debris Removal
- Increased Cost Ordinance or Law (not offered under FO-4)
- Fire Department Service Charge
- Credit Card, Forgery, and Counterfeit Money
- Trees, Plants, Shrubs, or Lawns
- Grave Markers
- Collapse (not offered under FO-1)
- Glass Breakage\*\*
- Outdoor Antennas
- Well Pumps (not offered under FO-4)
- Private Power and Light Poles (not offered under FO-4)
- Refrigerated Food Spoilage
- Lock and Garage Door Transmitter Replacement (offered under FO 0005 only)
- Tenant Improvements (offered under FO-4 only)

## ADDITIONAL COVERAGE OPTIONS

For an additional cost, you can customize your coverage with endorsements designed to protect various aspects of your property:

- Scheduled Personal Property
- Roof Replacement Cost Coverage for Windstorm or Hail\*
- Matching Undamaged Siding Coverage\*
- Cosmetic Hail Damage Coverage for Metal Roof or Siding
- Freezing of Whirlpools, Hot Tubs, and Spas
- Water Backup and Sump Discharge or Overflow
- Earthquake (Selectable on Individual Dwellings)
- Incidental Property Coverage – Higher Limits
- Identity Fraud Expense Coverage

## REPORT A CLAIM



With Main Street America Insurance, you're backed by a team of insurance professionals, including your independent agent and customer service representatives, who know you and have the tools to help you through difficult times. **Call 833.561.3126 to report a claim 24/7.**

\*Only available if dwelling is insured for replacement cost.

\*\*Limited to \$50 on Basic Form (FO-1) coverage.



## LIABILITY COVERAGE YOU CAN COUNT ON

### PERSONAL LIABILITY COVERAGE (FARM)

Provides coverage for accidental bodily injury, medical expenses or property damage for which you are legally responsible, including:

- Farm and Personal Liability
- Bodily Injury Liability for Farm Accidents
- Medical Payments to Others (Regardless of Liability)
- Negligent Acts of the Insured's Children
- Acts of Insured's Pets
- Acts of Insured's Livestock
- Farmers Markets and Roadside Stands
- Fire Legal Liability
- Farm Product Liability

### COMMERCIAL LIABILITY COVERAGE (FARM PREMISES AND OPERATIONS)

Provides commercial liability coverage for your farm premises and operations, including:

- Farm Liability
- Bodily Injury Liability for Farm Accidents
- Medical Payments, Regardless of Fault
- Farmers Markets and Roadside Stands
- Fire Legal Liability\*
- Products/Completed Operations Hazard Coverage
- Personal Liability Coverage Can Be Purchased

### OPTIONAL LIABILITY COVERAGE

Customize your protections with these optional liability coverages:

- Custom Farm Work (greater than \$5,000 in receipts; option to increase rating basis)
- Employers Liability
- Pollution Liability – Sudden and Accidental Limited Coverage
- Unmanned Aircraft System Limited Coverage
- Care, Custody, and Control – Liability
- Incidental Business Pursuits
- Farm Chemicals Limited Liability
- Pick Your Own Operations
- Horse Boarding Operations
- Additional Farming Operations (Agritainment)

### SAFETY SAVES

Reducing your risk doesn't just help you – it saves money. As a Main Street America policyholder, get access to safety tools and materials designed to help you make your business safer for everyone and save on out-of-pocket costs.

\*Applies to buildings rented for farming purposes only. \$50,000 in coverage included and can be increased.



## COVERAGE FOR FARM PERSONAL PROPERTY

Protect your farm personal property from damages caused by:

- Fire
- Lightning
- Windstorm
- Hail
- Smoke
- Vehicles
- Explosion
- Theft and Vandalism
- Collision
- Riot or Civil Commotion
- Aircraft
- Sinkhole Collapse
- Volcanic Action
- Loss of Livestock Due to Earthquake, Flood, Electrocutation
- Loading and Unloading Accidents
- Loss of Irrigation Equipment, Equipment (non-irrigation), or Machinery due to Flood

### OPTIONS FOR EXTRA PROTECTION

- Computers, GPS, Electronic Data Processing Equipment
- Peak Season (Including Livestock)
- Replacement Cost for Irrigation Systems
- Replacement Cost for Machinery and Equipment
- Equipment Breakdown
- Farm Income
- Suffocation of Livestock – Property Owned and Non-Owned
- Care, Custody and Control – Property (Insures Property of Others)
- Milk Contamination (for owned milk)
- Equipment Rented or Borrowed from Others
- Re-Bagging and Re-Covering Expense
- Farm Machinery and Equipment – Open Perils
- Ingestion of Foreign Objects for Farm and Machinery and Equipment Coverage
- Property in Transit
- Added Animal Perils
- Winter Perils

### CHOOSE THE COVERAGE THAT'S BEST FOR YOUR FARM OR RANCH

#### UNSCHEDULED (BLANKET) COVERAGE

Allows you to fluctuate your personal property coverage up to the blanket coverage limit.

#### SCHEDULED COVERAGE

Allows you to choose the individual items you want to insure and assign a coverage amount to each item.

Continued on next page >

[msainsurance.com](https://msainsurance.com)



## FARM OUTBUILDING COVERAGE

Protects your farm outbuildings, like sheds, barns or production buildings, from risks including:

- Fire
- Lightning
- Windstorm
- Hail
- Smoke
- Theft and Vandalism
- Vehicles
- Explosion
- Riot or Civil Commotion
- Aircraft
- Sinkhole Collapse
- Volcanic Action

### BROADEN YOUR COVERAGE

Optional endorsements are available to protect your farm or ranch, including:

- Farm Income
- Equipment Breakdown
- Weight of Ice, Snow or Sleet
- Special Form Coverage – Farm Barns, Buildings and Structures
- Ordinance or Law – Farm Barns, Buildings and Structures
- Earthquake
- Replacement Cost Terms – Farm Barns, Buildings and Structures with Inflation Coverage

## BUNDLED IS BETTER

**Save money on your insurance coverage when you bundle with Main Street America.** Ask your independent agent about opportunities to bundle your coverage and take advantage of our multi-policy discount.

**AVAILABLE DISCOUNTS MAY INCLUDE: Multi-product, Loyalty, Smart Home, Full Pay, and Auto Pay.**

We also offer personal and commercial auto and farm umbrella policies to meet the needs of your farm or ranch operations.



**To learn more** about Main Street America Insurance, visit us online at [msinsurance.com](https://msinsurance.com).

Discounts and eligibility may vary. Some restrictions apply. Discounts may not be available in all states.

©2023 Main Street America Insurance, 4601 Touchton Rd, Suite 3400, Jacksonville, FL 32246. All rights reserved. Policies are underwritten by Midvale Indemnity Company, 6000 American Parkway, Madison, WI 53783. Products not available in all states.