



Farm & Ranch

 **STATE AUTO**
Insurance Companies

Your farm or ranch deserves the best!

Your farm or ranch is your livelihood and your home. In today's evolving agricultural environment, you want to make sure you have the most comprehensive protection available, and the best price. State Auto Insurance Companies can offer you broad coverages to protect against emerging risks at a reasonable price. Your Farm & Ranch policy protects you against specific losses or damages to your property, including your residence, personal property, outbuildings and farm personal property. It also provides liability coverage, with medical payments to others automatically included.

Property Coverages

Coverage A – Dwelling: Coverage for any dwellings, materials and supplies to repair or alter, and building equipment, fixtures, and outdoor equipment.

Coverage B – Private Structures: Includes 10 percent of Cov. A for private structures used in conjunction with a dwelling.

Coverage C – Personal Property: Includes 70 percent of Cov. A available for personal property and effects you own, property in a storage facility, and property while traveling or staying at a secondary residence.

Coverage D – Loss of Use: Includes 30 percent of Cov. A for covered losses for additional living expenses, fair rental value, and loss and expense due to emergency prohibition against occupancy.

Coverage O – Farm Outbuildings and Structures: structures used in the farming operation, which include permanently attached equipment and mechanicals. Versatile coverage for all different types of structures such as portable huts/structures, greenhouses, hoop buildings, corrals, pens, chutes, etc.

Coverage E – Blanket Farm Personal Property: Ability to cover all your farm equipment, animals, grain, hay, tools, tack, supplies, and materials in one lump sum. Coinsurance requirements of 80% of total value applies.

Coverage F – Scheduled Farm Personal Property: Ability to schedule only the farm personal property you desire to insure or those items ineligible under Cov. E. Specifically lists each item on the policy.

Additional Property Coverages

These coverages and limits of liability are automatically included on any Farm and Ranch policy.

- Debris Removal – Additional 5 percent of the limit of liability for damaged property
- \$1,500 – Outdoor Radio and TV Equipment, Special Perils apply, no deductible
- \$1,500 – Refrigerated Products anywhere on insured premises
- \$2,500 – Fire Department Service Charge, no deductible
- Glass Damage in Cabs, all perils, no deductible
- \$250,000 Newly Acquired and Replacement Farm Machinery
- \$50,000 Farm Machinery and Mobile Equipment of Others
- \$2,500 Private Power and Light Poles
- \$250,000 New Construction of Farm Structures

- Collapse Damage to Blanket or Scheduled Farm Personal Property
- 25% of scheduled livestock for newly acquired animals
- \$1,500 for farm personal property in the custody of a common or contract carrier
- \$500 for farming related signs
- 25% of Cov. A, B, or O for Ordinance of Law – Increased Cost
- \$5,000 for Loss Assessment
- \$10,000 for Pollutant Clean-Up and Removal
- \$500 for Lock Replacement Coverage
- \$1,000 per head for Livestock Collision
- \$250 for Towing of Farm Machinery

Property - Perils Insured Against

Basic Perils

- Fire or lightning
- Windstorm or hail
- Explosion
- Riot or Civil commotion
- Aircraft
- Vehicles
- Smoke
- Vandalism
- Theft
- Sinkhole collapse
- Volcanic action
- Collision or overturn
- Death or destruction of covered livestock caused by:
 - Electrocution
 - Attack by dogs or wild animals (sheep excluded)
 - Accidental shooting
 - Drowning, including loss due to flood
 - Loading/unloading accidents

The Basic Perils are applicable to Coverages A, B, C, D, O, E & F.

Broad Perils

- All of the Basic Perils
- Breakage of glass or safety glazing material that is a part of a building or structure
- Falling Objects
- Weight of ice, snow, or sleet
- "Collapse" of dwelling and buildings
- Sudden and accidental tearing apart, cracking, burning, or bulging of a steam or hot water heating system, an air conditioning or heating system, or automatic fire protective system or an appliance for heating water
- Accidental discharge or overflow of water or steam from within a plumbing, heating, air conditioning, or automatic fire protective sprinkler system or from within a household appliance
- Freezing of plumbing, heating, air conditioning, or automatic fire protective system or of a household appliance
- Sudden and accidental damage from artificially generated electrical current

Broad Perils are applicable to Coverages A, B, C, and D. Broad Perils are available on Cov. O on an optional basis.

Special Perils

- Insure against risks of direct physical loss of or damage to buildings, structures, or contents subject to the exclusions and conditions in the FR1 Farm and Ranch policy. See policy contract for list of exclusions and conditions. Special Perils are an option for Coverage A, B, C, D and O. "Farm Machinery" is covered for special perils under the base policy, which includes foreign object intake and flood.

Property Optional Coverages

- Animal Suffocation
- Backup of Sewers and Drains
- Blanket Personal Property – jewelry, firearms, etc.
- Contaminated Milk Coverage
- Death of Sheep due to attack by dogs or wild animals
- Earthquake Damage
- Equipment Breakdown – Dwelling, Equipment, and Machinery
- Extended Replacement Cost – Cov. A
- Extra Security Endorsement (see [flyer](#))
- Farm Business Property
- Farm Electronic Data Processing
- Farm Extra Expense
- Grain Complex Coverage (see [flyer](#))
- Livestock Blizzard
- Loss of Farm Income
- Non-Depreciation of Partial Losses – Farm Machinery
- Peak Season
- Recreational Motor Vehicle
- Replacement Cost – Farm Machinery, Farm Outbuildings, Personal Property
- Scheduled Personal Property – jewelry, firearms, etc.
- Spoilage
- Tobacco Firing
- Transportation of Farm Personal Property
- Ultra Security Endorsement (see [flyer](#))
- Unmanned Aircraft Systems (Drones)
- Watercraft

Comprehensive Farm Liability

Coverage G – Farm Personal Liability: Covers for a claim made or suit brought against an insured for bodily injury, property damage, personal injury, or advertising injury caused by an occurrence.

Coverage H – Medical Payments to Others: Pays for necessary medical expenses incurred or medically ascertained due to an accident causing bodily injury.

Coverage I – Farm Employers Liability: Claim made or suit is brought against you due to bodily injury to a farm employee. This is an optional coverage and not available in every state.

Coverage J – Farm Employees' Medical Payments: Pay the necessary medical expenses from bodily injury to a farm employee. This is an optional coverage and not available in every state.

Additional Liability Coverages

These coverages and limits of liability are automatically included on any Farm and Ranch policy.

- \$25,000 Pollution Liability for sudden and accidental occurrences (including overspray and chemical drift)
- Custom Farming - up to \$5,000 in receipts
- \$1,000 for Damage to Property of Others
- \$100,000 for Fire Legal Liability
- \$5,000 for Loss Assessment

Liability Optional Coverages

- Additional insureds
- Additional residence
- Business Activities – 30+ classes (see [flyer](#))
- Care, Custody or Control
- Christmas Tree Operations
- Contract Growers Coverage
- Custom Farming increased limits
- Cyber Suite (see [flyer](#))
- Employers Liability and Employees Medical Payments
- Employment Practices Liability (see [flyer](#))
- Equine liability – 10+ classes (see [flyer](#))
- Fire Legal Liability up to \$500,000
- Hired and Non Owned Auto Liability
- Hunting and Fishing
- Named Insured Medical Payments
- Pick Your Own – Fruit and Vegetable
- Pollution Liability increased limits
- Recreational Motor Vehicle
- Uninsured Watercraft
- Unmanned Aircraft Systems (Drones)
- Watercraft

Identity Theft Protection Program

Up to \$15,000 Identity Fraud Expense Coverage and access to an Identity Theft Recovery Service – this is an advocate claim settlement service.

Policy Discounts

- Backup Generator Discount
- Financial Stability
- Fortified Certification – Dwellings
- Multi-Policy Discount
- Protective Devices Credit
- Smart Connected Home or Outbuilding

The lists above are not comprehensive and items shown may vary by state. Please consult your agent for details.

About State Auto

Since 1921, State Auto has provided quality products and award-winning service to its policyholders, securing a reputation as one of our industry's most respected companies. Working with your local independent agent, we sell and service auto, home, business, and farm and ranch insurance policies.

Our companies have a solid business relationship with our agents – one based on mutual respect. It is a relationship committed to providing customers with exceptional service and high-quality products. Every State Auto agent is an independent business person who represents a number of different insurance companies. We're proud that your agent would select State Auto to protect your farm or ranch.

Why choose State Auto for your farm or ranch?

State Auto has been writing property and casualty insurance since 1921, a tradition of which we're proud. We have a skilled and experienced farm staff which has been serving the needs of farm and ranch owners, like you, for over 90 years. We know how to provide the best coverages and service for your farm or ranch. Let us demonstrate our experience and commitment to you today.

If you have a claim with State Auto, you can reach us through your agent or, if your agent is unavailable, by contacting our 24-hour claims hotline at 800-766-1853 – any time of the day or night.

Protect your farm or ranch with someone you can trust.
Think State Auto for your farm and ranch insurance.



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MKFR-1-0422

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