

FARM AND RANCH

Coverage Highlights

Farm Dwellings, Appurtenant Structures and Household Personal Property Coverage Highlights

COVERAGE A - DWELLINGS

Covered Property: Dwellings and Mobile Homes

Residence on the Insured Premises Including Additional and Built-In Components

Mobile Homes Must be Owner Occupied to be Eligible for Coverage A

Cause of Loss Options: Basic, Broad, or Special

Valuation Options: Actual Cash Value, Replacement Cost, or Functional Replacement Cost

Deductible Options: \$500 to \$100,000; Wind and Hail Percentage 1%, 2% or 5%

COVERAGE B - OTHER PRIVATE STRUCTURES APPURTENANT TO DWELLINGS

Covered Property: Private Structures Appurtenant to a Covered Dwelling

10% of Coverage A Dwelling Limit is Automatically Included and Cannot be Increased

Cause of Loss Options: Follows Coverage A Dwelling Cause of Loss

COVERAGE C - HOUSEHOLD PERSONAL PROPERTY

Covered Property: Household Personal Property

Personal Property Other Than Farm Personal Property, Owned by or in the Care of the Insured

50% of Coverage A Dwelling Limit is Automatically Included and can be Increased

Cause of Loss Options: Follows Coverage A Dwelling Cause of Loss

Special Causes of Loss can be Written Subject to Certain Exceptions

Valuation Options: Replacement Cost or Actual Cash Value

COVERAGE D - LOSS OF USE

Covered Property: Additional Living Cost and Loss of Rent

20% of Coverage A Dwelling Limit is Automatically Included and can be Increased

Cause of Loss Options: Follows Coverage A Dwelling Cause of Loss

Special Limits

\$200	Gold, Money, Platinum, Silver
\$1,500	Letters of Credit, Manuscripts, Passports, and Securities
\$2,500	Watercraft Including Their Equipment, Furnishings, Outboard Engines
\$1,500	Trailers not Used With Watercraft nor for Farming Operations
\$2,500	Business Property on the Insured Location
\$1,500	Business Property off the Insured Location
\$1,500	Electronic Apparatus and Accessories, While in or Upon a Motor Vehicle or Other Motorized Land Conveyance, but Only if the Apparatus is Equipped to be Operated by Power From the Electrical System of the Vehicle or Conveyance While Still Capable of Being Operated by Other Power Sources
\$1,500	Electronic Apparatus and Accessories Used Primarily in Connection With the Operation of the Farm or Business, While off the Insured Location and not in or Upon a Motor Vehicles or Other Motorized Land Conveyance

Special Limits for Theft-Related Losses

\$2,500	Furs, Jewelry, Precious and Semiprecious Stones and Watches
\$2,500	Goldware, Silverware, Platinum Ware, Pewterware and Other Utilitarian Items Made of or Containing Silver, Gold, Platinum, or Pewter
\$3,000	Firearms and Related Equipment

Coverage Extensions

Trees, Shrubs, Plants and Lawns	5% of Coverage A 10% Coverage C, If Tenant \$500 Maximum
Household Personal Property of Insureds Away From the Insured Location	10% of Coverage C Limit or \$1,000 Whichever is Greater
Refrigerated Products (Not Farm Personal Property)	\$1,000
Building Additions and Alterations (Tenant Only)	10% of Coverage C Limit

Additional Coverages

Removal of Fallen Trees	\$500 Any One Tree/\$1,000 Maximum
Credit Cards and Electronic Fund Transfer Cards or Other Access Devices, Forgery, Counterfeit Currency	\$500
Refrigerated Products (Not Farm Personal Property)	\$1,000
Building Additions and Alterations (Tenant Only).	10% of Coverage C Limit
Grave Markers	\$5,000

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Farm Personal Property Coverage Highlights

COVERAGE E - FARM PERSONAL PROPERTY

Covered Property: Scheduled Farm Machinery, Tools, Implements, Livestock, Product and Supplies

Cause of Loss Options: Basic, Broad, or Special (Subject to Limitations and Exceptions)

Valuation Options: Actual Cash Value or Replacement Cost (Under 10 Model Years Old)

Deductible Options: \$500 to \$100,000

Special Limits

\$10,000	Any One Stack of Hay in the Open
Cash Market Valuation	Poultry
\$3,000	Any One Item of Miscellaneous Equipment
Up to \$2,000	Individual Head of Livestock Each Horse, Mule, or Head of Cattle Under One Year of Age as of the Time of Loss will be Counted as ½ Head

COVERAGE F - UNSCHEDULED FARM PERSONAL PROPERTY

Covered Property: Unscheduled Farm Machinery, Tools, Implements, Livestock, Product and Supplies

Cause of Loss Options: Basic Broad or Special (Subject to Limitations and Exceptions)

Valuation Options: Actual Cash Value (Coinsurance Applies; Must Maintain a Minimum 80% of ACV)

Special Limits

\$2,000	Individual Head of Livestock
\$1,000	Any One Horse, Mule or Head of Cattle Under One Year of Age

Coverage Extensions

Property In the Custody of a Common or Contract Carrier	\$1,000
Covered Property Away From the Insured Location (Coverage E Only)	25% for Miscellaneous Equipment 10% for Other Types of Property
Replacement Machinery, Vehicles and Farm Equipment Newly Purchased (Coverage E Only)	\$75,000/30 Days
Additional Machinery, Vehicles and Equipment Newly Purchased (Coverage E Only)	\$100,000/30 Days
Farm Products in the Open - Coverage Against Certain Causes of Loss (Coverage F Only)	10% of the Limit of Insurance for Grain in Piles, Shocks, Stacks or Swaths \$10,000 for any One Stack of Hay, Straw or Fodder

Additional Coverages

Cost of Resorting Farm Operation Records.	\$2,000
Extra Expense	\$500
Refrigerated Products (Not Farm Personal Property)	\$1,000
Building Additions and Alterations (Tenant Only)	10% of Coverage C Limit
Grave Markers	\$5,000

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Farm Property - Barns, Outbuildings and Other Farm Structures Coverage Highlights

COVERAGE G - BUILDINGS

Covered Property: Additional Farm Dwellings, Barns, Portable Buildings, Structures, and Tenant's Improvements in Farm Buildings

Cause of Loss Options: Basic, Broad, Special, or Fire and Lightning

Valuation Options: Actual Cash Value, Replacement Cost, or Functional Replacement Cost

Deductible Options: \$500 to \$100,000; Wind and Hail Percentage 1%, 2% or 5%

Coverage Extensions

Private Power and Light Poles	\$1,000
New, Permanent Farm Structures	\$100,000/ 60 Days

Additional Property Coverages

Debris Removal	25% Within Limit/5% Over Limit
Reasonable Repairs to Protect Covered Property From Further Damage	Included
Damage to Property Removed for Safekeeping	Up to 30 Days
Fire Department Service Charge	Included Outside City Limits
Collapse	Included When Broad or Special Covered Causes of Loss is Selected
Pollution Clean Up and Removal	\$10,000

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Farm Dwellings, Appurtenant Structures, Household Personal Property, Farm Personal Property, Farm Property and Other Farm Structures Optional Coverages

Farm Dwellings, Appurtenant Structures and Household Personal Property Optional Coverages

Coverages C Increased Limits	As Scheduled
Coverage D Increased Limits	As Scheduled
Coverage C Replacement Cost Valuation	As Scheduled
Ordinance or Laws (Coverage A and B Only)	Additional 25% of Coverage A Dwelling Limit
Expanded Replacement Cost	25% or 50% of Coverage A Dwelling Limit
Special Loss Settlement	50%, 60% or 70% of Replacement Value
Loss Settlement	Functional Replacement Cost
Inflation Guard	4%, 6%, or 8%
Sump Overflow and Water Backup	\$5,000 to \$100,000
Equipment Breakdown	As Scheduled
Earthquake	As Scheduled

Farm Personal Property Optional Coverages

Borrowed, Rented or Leased Farm Machinery, Vehicles and Equipment	Up to 180 Days/\$250,000 Limit
Collision Resulting in Death of Livestock	Automatically Included
Foreign Objects in Machinery	Automatically Included
Farm Personal Property Away From the Insured Location	Automatically Included
Peak Season Coverage	As Scheduled
Spoilage Coverage - Perishable Farm Personal Property	As Scheduled
Suffocation of Poultry and Livestock	As Scheduled
Cab Glass Breakage	As Scheduled
Farm Machinery and Equipment Replacement Cost (Coverage E Only)	As Scheduled (Must be Under 10 Model Years Old)
Agricultural Unmanned Aerial Systems	\$5,000 Per Occurrence/\$10,000 Aggregate
Livestock Freezing or Smothering Coverage	As Scheduled

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Agritainment - Property	Automatically Included When Agritainment Activities are Indicated
Equipment Breakdown	As Scheduled
Earthquake	As Scheduled

Farm Property - Barns, Outbuildings and Other Farm Structures Optional Coverages

Expanded Replacement Cost	25% of Coverage G Building Limit
Inflation Guard	4%, 6%, or 8%
Loss Settlement	Functional Replacement Cost
Equipment Breakdown	As Scheduled
Earthquake	As Scheduled

Optional Property Coverages (All Property)

Farm Income and Extra Expense	Exposure Percentage: 80%, 70%, 60%, or 50%. Monthly Limitation: 1/3, 1/4, or 1/6 Extended Period of Indemnity: 60, 90, 120, 150, 180, 270 Days (Only Available When Exposure Percentage is Selected)
Pollutant Clean Up and Removal	\$50,000 to \$300,000
Limited Coverage for Theft of Building Materials and Supplies	\$5,000 or \$10,000
Scheduled Personal Property (Agreed Value Settlement)	As Scheduled
Unoccupancy and Vacancy Permit	As Scheduled
Recreational Vehicle Physical Damage Coverage	As Scheduled
Watercraft Physical Damage Coverage	As Scheduled
Additional Insured - Property	As Scheduled

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Farm Liability Coverages Highlights

Coverage H, I and J - Farm Liability

Coverage to Protect the Insured and Members of Their Household in Case of Accidents, Injuries, or Claims of Negligence

Per Occurrence	Up to \$1,000,000
Aggregate Limit	Up to \$2,000,000
Fire Damage Limit	Up to \$500,000
Medical Payments	Up to \$5,000
Personal Advertising Injury Liability	Up to \$1,000,000

Additional Coverages

Cost of Bail Bonds	Up to \$250
Damage to Property of Others	Up to \$1,000
Custom Farming	Up to \$5,000 of Insured Receipts

Optional Coverages

Blanket Acreage	As Scheduled
Limited Farm Pollution Liability	Up to \$500,000 - Automatically Included Optional Limit: \$1,000,000
Unmanned Aerial Systems - Drones	Automatically Included
Animal Cruelty Claim - Limited Defense Cost	\$25,000 - Automatically Included
Agritainment Activities	As Scheduled
Custom Farming	As Scheduled
Business Activities	As Scheduled
Equine Liability	As Scheduled
Care, Custody and Control: Non-Owned Equine	Up to \$100,000 Per Animal/\$300,000 Per Occurrence
Care, Custody and Control: Non-Owned Livestock and Poultry	Up to \$1,000,000 Per Occurrence
Insured's Liability While Employed By Others in Non-Farm Jobs	As Scheduled
Recreational Vehicles Liability (ATV and Snowmobile)	As Scheduled
Limited Watercraft Liability	Automatically Included: Watercraft Powered by Engines 150hp or Less Personal Watercraft Powered by Engines 400cc or Less Sailing Vessels Less Than 26 Feet
Farm Employer's Liability and Farm Employees' Medical Payments	As Scheduled
Unlicensed Farm Vehicles	As Scheduled
Additional Insured - Farm Liability	As Scheduled

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Rokstone Farm and Ranch Platinum Endorsement Coverage Highlights

For an Additional Premium, the Rokstone Farm and Ranch Platinum Endorsement can be Added to Policies Providing Coverage as Outlined Below

Dwelling Platinum Endorsement	Endorsement Limits
Expanded Replacement Cost	150% of Coverage A Limit
Identity Theft	\$25,000
Fire Extinguisher Recharge	Up to \$300 Per Occurrence
Gold, Silver, Platinum and "Money"	\$5,000
Letter of Credit, Manuscripts, Passports and "Securities"	\$7,500
Watercraft (Including Equipment, Furnishings, Engines and Trailers)	\$10,000
Trailers (Not for Farm or Watercraft Use)	\$5,000
Computer in the Dwelling Used to Service Farm Operations	\$1,500
Revised Definition for Business Personal Property to Include 4H and FFA Equipment and Supplies	As scheduled
Furs, Jewelry, Precious and Semiprecious Stones and Watches	\$10,000/Per Article Max \$5,000
Goldware, Goldplated Ware, Silverware, Silverplated Ware, Platinum Ware, Platinumplated Ware and Pewterware	\$10,000/Per Article Max \$5,000
Firearms and Related Equipment	\$7,500
Electronic Apparatus (In/Upon Motor Vehicle, Other Motorized Land Conveyance, Farm Equipment or Watercraft)	\$5,000
Miscellaneous Tools and Equipment Owned by the Insured	\$3,000
Trees, Shrubs, Plants and Lawns	5% Coverage A Limit /Max \$1,000 Per Item
Removal of Fallen Trees	\$2,500/Max Per Tree \$1,000
Household Personal Property (Away From Insured Location)	20% Coverage C Limit/\$10,000 Max
Refrigerated Products (Not Farm Personal Property)	\$25,000
Credit Card, Forgery, and Counterfeit Currency	\$15,000
Ordinance or Law	25% of Coverage A Limit or 10% Over Coverage A Limit
Additional Living Expense and Fair Rental Value Due to Civil Authority and Power Outage	Up to 7 Days
Water Back Up and Sump Overflow	\$10,000
Electronic Data Processing Equipment	\$5,000
Personal Records (Reproduce, Restore or Replace)	\$5,000

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Lock and Garage Door Transmitter Replacement	\$2,500
Witness Reimbursement Expense	\$100 A Day/\$600 Max
Accidental Death	\$1,000
Arson Reward	\$5,000
Unscheduled Fences, Corrals and Pens	\$7,500
Unscheduled Household Personal Property Not Otherwise Described	\$10,000

Farm and Ranch Platinum Endorsement	Endorsement Limits
Arson Reward	\$5,000
Farm Income and Extra Expense	\$5,000
If Multiple Deductibles Apply in One Occurrence, Across More Than One Policy	Highest Deductible Applies
New, Permanent Farm Structures	\$250,000
Farm Computer and Farm Office Equipment Including Furnishings	\$10,000
Farm Personal Property In Custody of Common or Contract Carrier	\$10,000
Replacement Farm Machinery, Vehicles and Equipment Insured Under Coverage E	\$250,000
Additional Coverage If Coverage F is Insured at 100%	25% of Coverage F Limit or \$400,000
Rented or Leased Machinery, Vehicles or Equipment With a Contract	\$500,000
Borrowed or Rented Farm Machinery, Vehicles and Equipment Without a Written Contract	\$100,000
Loss to Unharvested Barley, Corn, Oats, Rye, Wheat and Other Grains (Fire and Lightning Only)	\$10,000
Cab Glass Breakage	\$5,000
Restoration of Farm Records	\$7,500
Change in Temperature (Farm Produce)	\$10,000
Farm Produce on Coverage F While Away From An "Insured Location"	10% of Coverage F Limit or \$10,000
GPS Hardware Equipment (Replacement Cost)	\$5,000
Motorized Components of Irrigation Pivots (Replacement Cost)	\$5,000
Fire Extinguisher Recharge	\$75 Per Occurrence/\$300 Max
Farm Implement Tires, Tubes and Services	\$5,000
Well Pumps That Service Outbuildings	\$5,000

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Sign and Entrance Gates	\$7,500
Outbuilding Lock Replacement Due to Theft of Keys	\$2,500
Unscheduled Fences, Corrals and Pens	\$5,000
Ordinance or Law	25% of Coverage G Limit or 10% Over Coverage G Limit
Covered Property Includes Field or Pasture Fences, Corrals, Pens, Chutes and Feed Racks	Limit As Scheduled
Mobile Agriculture Machinery and Equipment - Rental Reimbursement (Combines and Cotton Pickers)	\$1,000 Per Day/\$10,000 Max
Silo Unloader - Broadened Coverage; Collapse and Falling Applies	Limit As Scheduled
Livestock Embryos	\$1,000
Poultry and Livestock Loss Caused by Suffocation	\$3,000
Refrigerated Products (Livestock Pharmaceuticals)	\$5,000
Livestock Identification Equipment and Supplies	\$3,000
Carcass Removal	\$10,000

Equine Platinum Endorsement	Endorsement Limits
Tack and Equine Equipment of Others Located on the Insured Location	\$5,000
Field and Pasture Fences at the Insured Location.	\$2,500
Private Power and Light Poles, Wiring and Attachments	\$2,500
Removal and Replacement of Arena Footing	\$1,000
Expense for Removal and Replacement of Bedding Material	\$500