

CLAIMS REPORTING CHECKLIST

General Instructions

When reporting a claim, please gather and submit all relevant details in a single email or have available when phoning in the claim.

Include Policy Number(s), Named Insured, and Loss Date in the subject line.

Example: Claim - Smith Family Farm - EK41S000447-00 - Fire - 10/25/2025

1. Farmowners Claim Checklist

(Property, Liability, or Farm Structures)

Required Information

- Named Insured & Policy Number
- Date, Time, and Location of Loss
- Contact Information for Insured (phone & email)
- Description of Loss / Cause of Loss (more details the better)
- Property Type Involved (including description as stated on the policy so we can quickly identify the property and limits_
- Estimated Damages (if known)
- Any emergency repairs completed? (Y/N)
- Any repair cost estimates available (if applicable provide copies)
- Photos or Video of Damage (if available)
- Police / Fire Report Number (if applicable)
- Mortgagee / Lienholder Information (if applicable)

The insured must retain all damaged property for inspection.

If emergency repairs are completed prior to the claims investigation, any removed items (such as a ruptured pipe) must be preserved and made available for inspection.

Additional Helpful Items

- Contractor or repair estimates (if available)
- Copy of lease or rental agreements (if applicable)
- Prior similar losses (if any)

2. Farm Auto Claim Checklist

(Owned Auto, Hired/Non-Owned, or Trailer claims)

Required Information

- Named Insured & Policy Number
- Date, Time, and Location of Accident
- Contact Information for Insured and Driver
- Description of Accident / How It Occurred
- Police Report Number (attach if available)
- Vehicle(s) Involved (Year, Make, Model, VIN)
- Trailer Involved? (Y/N - include details if yes)
- Driver Information:
 - Name, License Number, and State
 - Was driver on business use?
- Third-Party Information:
 - Other Driver Name, Contact, and Insurer
 - Property or Bodily Injury Damages (describe)
- Photos of Vehicle / Scene (if available)
- Location of vehicle and/ or Tow Location / Repair Facility Name & Phone Number
- Any Injuries?

If yes. Details such as name and contact information, life flighted/ambulance/etc., were minors involved? fatality?)

Additional Helpful Items

- Statement from Driver or Witness
- Repair Estimate or Tow Bill
- Proof of Ownership (if total loss)

3. Farm Excess Claim Checklist

(Excess Liability over Farmowners or Auto)

Required Information

- Named Insured & Policy Number
- Date and Description of Incident
- Underlying Policy Number(s)
 - Farmowners
 - Auto
 - Other (describe)
- Confirm if underlying carrier has been notified. If yes, provide underlying carrier's contact information and / or adjuster's contact information, if available
- Copy of underlying claim acknowledgment
- Known or anticipated damages exceeding underlying limits
- Defense counsel assigned (if applicable)
- Contact Information for Insured's representative and any attorneys

Additional Helpful Items

- Copies of Summons / Complaint (if suit filed)
- Correspondence from underlying carrier
- Settlement demands or reserve notices (if applicable)