

Auto-Owners Insurance Farm Programs

Premium Advantages

- Mature Discount is available if one of the named insureds is 50 years old or older (40 years old or older for WI only).
- Multi-Policy Discounts are available if Auto-Owners also insures your private passenger or commercial automobile, or if you have a Life or Umbrella Insurance Policy with Auto-Owners Insurance (not available in all programs).
- Individual Farm Premium Modification is available.
- An Insurance Score Discount is available for insureds who have favorable insurance scores.
- A Farm policy is eligible for the Paid In Full Discount when the annual or semi annual policy premium is paid in full by the due date on the premium invoice. The discount is available on all company bill payment plans, excluding escrow direct bill.

Why Auto-Owners Insurance?

Highest rating by national insurance company rating services such as A.M. Best, which ranks Auto-Owners Insurance among the highest in the industry with an A++ (Superior) rating.

A national consumer magazine ranks Auto-Owners Insurance among the top companies for handling claims.

Auto-Owners Insurance is among the largest insurance providers in the United States.

Auto-Owners Insurance is an industry leader in controlling expenses, resulting in savings to our policyholders.

Note: The analysis of coverage is in general terms and is superseded in all respects by the Insuring Agreements, Exclusions and Conditions of the policy. Some of the coverages mentioned in this material may not be applicable in all states or may have to be modified to conform to applicable state law. Some coverages may have been eliminated or modified since the printing of this material.



Safe. Sound. Secure.[®] Since 1916



Farm Programs

Standard Farm-Pak and Premier Farm-Pak

The Farm-Pak program is one of the broadest policies designed to meet the needs of select farm risks large or small. It's a complete protection package for today's farmers.

Standard Estate Owner and Premier Estate Owner

(Standard Estate Owner not available in all states)

The Estate Owner program is designed to meet the needs of those whose property shows superior pride of ownership, who live in suburban or rural areas, do not earn their living from farming, and may have farm exposure(s) exceeding a typical homeowners policy.

Select-O-Pak

The Select-O-Pak program is designed to allow the insured to pick and choose the coverage needed and can also provide liability only. The Select-O-Pak program could be the answer to your farm insurance needs.

Optional Property Coverages

- Replacement Cost Coverage on Dwelling, Mobile Home, or Farm Buildings – This coverage pays the entire repair or replacement cost of your insured dwelling or farm buildings subject to policy limits. (Included with Premier)
- Functional Replacement Cost – This coverage provides replacement or repair of the dwelling with current construction materials or methods which are functionally equivalent with the original construction of the dwelling.
- Special Perils – Covers your dwelling, mobile home, farm building or farm personal property for physical loss, subject to certain exclusions. Examples of covered losses include: back-up of snow or ice damaging interior walls or ceilings, or rock ingestion by combines. (Included for a dwelling with Premier)
- Special Household Personal Property – Covers your household personal property for physical loss. Subject to certain exclusions such as accidental staining or defacing.
- Replacement Cost Household Personal Property – This coverage will pay you the entire cost of repair or replacement for an insured loss to your household contents. Note – Antiques and other rare items which cannot be replaced are not covered unless specifically scheduled. (Included with Premier)
- Farm Plus – Covers water back up of sewers or drains, waiver of glass breakage deductible and mortgage extra expense. Increases refrigerated products to \$1,000.
- Water Back-up of Sewers or Drains – Additional Limits – This coverage offers additional limits up to \$50,000 when the Farm Plus Endorsement is applied.
- Ordinance or Law Coverage – Provides coverage against loss resulting from ordinances or laws that regulate construction, repair, or demolition of property.
- Identity Theft – Provides coverage for up to \$15,000 in expenses of restoring an insured's identity.
- Extra Expense – Covers extra expenses made necessary from direct physical damage by a covered peril to a farm building or farm equipment such as cost to lease a combine to finish a harvest. (\$2,500 included with Premier)
- Glass Breakage Farm Implements – Deductible Waiver.
- Off Premises Power Failure – Covers losses to farm personal property when a covered incident away from the premises causes a power failure.
- Fluctuating Farm Personal Property Coverage – For peak periods.
- Earthquake Coverage
- Personal Articles – Provides special form coverage on cameras, fine arts, furs, jewelry, musical instruments, silverware, sports equipment, stamp and coin collections.
- Recreation Vehicles – Liability and Physical damage coverages are available. (Physical damage coverage is not available in all states).
- Watercraft – Physical damage coverage is available on your boat, motor, and trailer. Motors and boat trailers require that a boat be scheduled.
- Boatowners Plus – Covers agreed value loss settlement on total losses, additional limit for specific boat related equipment, emergency towing, personal property of insured or guest and coverage for cost of recovery or destruction of sunken boat if required by legal authority. (Limited to limit of insurance on boat or boat motor).

Additional Included Coverages

- Debris Removal
- Fire Department Charges - \$500
- Credit and Fund Transfer Cards - \$1,000
- Emergency Removal of Property
- Necessary Repairs After Loss
- Trees, Shrubs, Plants, and Lawns – 5% of Coverage A
- Tree Debris Removal - \$500
- Collapse
- Loss Assessment - \$2,500
- Glass Breakage including Farm Buildings and Implements
- Rekeying of Locks
- Food Spoilage from Freezer Breakdown - \$500
- Arson Reward - \$1,000
- Heating Fuel Damage
- New Construction of Farm Building(s) (30 days) - \$100,000
- Power and Light Poles - \$500 (\$1,000 Premier)
- Tenant Additions and Alterations
- Farm Implement Road Trouble Service - \$500
- Fire Extinguisher Recharge - \$75/\$300
- Cleanup and Removal of Pollutants - \$10,000
- Newly Acquired Farm Personal - \$100,000
- Farm Records Research - \$2,500
- Mobile Home Change in Location
- Antennas and Pools included in Dwelling or Other Structure Coverages
- Excess Other Non-Farm Structures Coverage can be applied to a Dwelling Loss
- Additional Living Expense – 20% of Coverage A
- Loss of Rents – 10% of Coverage A
- Rental Contents - \$2,500 (\$3,000 included with Premier)
- Fire, Vandalism, and Vehicle Damage to Standing Crops
- Ordinance or Law Endorcement – 10% of Coverage A (Premier Only)

Peril Comparison

BROAD PERILS	Premier Estate Owner, Premier Farm-Pak, Standard Estate Owner and Standard Farm-Pak			Select-O-Pak Options		
	Residential	Farm Structures	Farm Personal Property	Fire	Fire & Extended Coverage	Fire, Extended Coverage & Broad
Fire or Lightning	*	*	*	*	*	*
Windstorm or Hail	*	*	*		*	*
Explosion	*	*	*		*	*
Riot or Civil Commotion	*	*	*		*	*
Aircraft	*	*	*		*	*
Vehicles	*	*	*		*	*
Smoke	*	*	*		*	*
Vandalism or Malicious Mischief	*	*	*			*
Theft or Attempted Theft	*	*	*			*
Falling Objects	*	*	*			*
Weight of Ice, Snow, or Sleet	*	*	*			*
Sudden and Accidental Tearing Apart	*	*	*			*
Accidental Discharge or Overflow of Water or Steam	*	*	*			*
Freezing	*	*	*			*
Sudden and Accidental Loss Caused by an Increase or Decrease of Artificially Generated Electrical Current	*		*			*
Volcanic Eruption	*	*	*			*
Collision			*			*
Death or Destruction of Livestock or Poultry by:						
Electrocution			*			*
Wild Animals			*			*
Drowning			*			*
Accidental Shooting of Livestock			*			*
SPECIAL PERILS:	Included – Premier Estate Owner and Premier Farm-Pak Optional – Standard Estate Owner and Standard Farm-Pak	Optional	Optional on Certain Classes	N/A	N/A	Optional

Liability Coverages

Included Liability Coverage

- Ownership, Maintenance, or Use of the Farm Premises
- Farming Operations Away from the Premises
- Accidents Caused by Livestock
- Fire Legal Liability
- Personal Injury Liability
- Products Liability (including milk contamination)
- Golf Cart Liability
- Outboard Motor Boat Liability up to 120 HP
- Inboard Motor Boat Liability up to 175 HP
- Waterjet Propelled Watercraft over 16'
- Host Liquor Liability
- Land Leased for Farming
- Upset and Overspray - \$25,000 (additional limits up to \$100,000 available)
- Farm Products Recall - \$10,000
- Non-Owned Vehicle Liability (not available in IL)
- Loss Assessment - \$2,500
- Advertising Liability

Basic Limits

- Limits up to \$1,000,000 are available

- Bodily Injury per Occurrence - \$25,000 (\$100,000 Premier)
- Property Damage per Occurrence - \$25,000 (\$100,000 Premier)
- Medical Payments to Others per Person - \$1,000 (\$5,000 limit available)
- Damage to Property of Others – \$500

Optional Liability Coverage

- Employer's Liability
- Employee's Medical Payments
- Increased Liability and Medical Payment Limits
- Incidental Business
- Watercraft Liability exceeding the included horsepower limits
- Off-Premises Recreational Vehicle Liability
- Incidental Horse Boarding
- Beauty Parlor and Barber Shop Professional Liability
- Custom Farming