



## ADDITIONAL COVERAGES:

Additional farm coverages may be added to your farm policy to ensure that all of your farm insurance needs are met. These include:

- › Additional Farm Expense Endorsement
- › Consequential Loss Extension
- › Coverage for Hives, Supers, Bees & Equipment
- › Equipment Breakdown Endorsement
- › Farm Earnings Insurance
- › Fertilizer and Chemical Floater
- › Heat Prostration Endorsement (an Extension to the Farm Poultry Floater)
- › Land and Water Pollutant Endorsement
- › Loss of Use - Farm Machinery Extension
- › Milk Floater
- › Motorized Vehicle Floater
- › Produce Floater
- › Semen and Semen Tanks Coverage
- › Specialized Farm Enhancement
- › Threshed Grain Floater
- › Tools, Equipment and Repair Supplies (Replacement Cost coverage)
- › Unmanned Air Vehicle Endorsement (Property and Liability)



## SPECIALIZED FARM COVERAGE:

We offer the following wide range of Comprehensive coverages at competitive rates for Specialized Hog, Dairy and Poultry Farms:

- › Additional Farm Expense Endorsement
- › All Risk coverage on Buildings and Equipment

- › Broad Livestock Coverage (including loss resulting from electrical power interruption, mechanical breakdown, suffocation)
- › Comprehensive Farm Liability
- › Farm Earnings Coverage (Profits Form and Actual Loss Sustained Form available with up to 24 month period of restoration)
- › Specialized Farm Enhancements



## DISCOUNTS

In addition to our competitive rates, you may also qualify for one or more of our policy discounts. These discounts include...

- › Alarm Discount
- › Claims Free Discount
- › Deductible Discounts.
- › Farm Claims Free Discount
- › Mature Citizens Discount
- › Mortgage Free Discount
- › New Home Discount



## PAYMENT OPTIONS

Premiums may be paid to the broker in a lump sum payment through our Pre-Authorized Chequing Plan (PAC Plan) or using your Credit Card. The PAC Plan allows customers to pay for their insurance on a monthly basis by having the payments withdrawn automatically from the customer's bank or Credit Card account. There is a nominal service fee for those customers choosing to make a payment through our PAC Plan. Contact your broker for Credit Card Payment details.

Make it simple, make it easy, make it your own.



**For customized policy quotes, contact your preferred Red River Mutual Insurance Broker. To find your preferred broker, go to [www.redrivermutual.com/locate-a-broker](http://www.redrivermutual.com/locate-a-broker)**

RRM 08/15  
Printed in Canada



## Farm Business





## Farm Business

Red River Mutual has protected family and commercial farms through our Farm Insurance Products for many years. We live in farm country, this provides us the expertise to create great customized farm policies for any size operation.

Farm Insurance Policies provide coverage for your Dwelling and Personal Property, Outbuildings, Livestock, Machinery and Farm Liability.

We also offer a wide variety of additional coverages to ensure that all your farm insurance needs are met.

Red River Mutual Farm Insurance...make it your own.



### FARM DWELLING AND PERSONAL PROPERTY COVERAGE:

Our farm insurance provides coverage for your dwelling and personal property on our Standard, Broad and Comprehensive Package Policies. See our *residential* coverage for more details on our package policies and optional coverages.



### FARM OUTBUILDING COVERAGE:

Provides Fire and Extended Coverages including...

- |                                      |   |
|--------------------------------------|---|
| › Explosion                          | › Smoke   |
| › Falling object                     | › Vandalism or malicious acts                             |
| › Fire                               | › Windstorm and hail                                      |
| › Impact by aircraft or land vehicle | › or All Risk Coverage on farm outbuildings that qualify. |
| › Lightning                          |   |
| › Riot                               |   |



### FARM MACHINERY COVERAGE:

We offer All Risk coverage on your Farm Machinery on either a Scheduled or Blanket basis. Included in our Scheduled coverage is an optional 25% extension to newly acquired machinery & equipment. Farm Machinery may be covered on an Actual Cash Value basis or on our Replacement Cost / Limited Depreciation basis.

Replacement Cost / Limited Depreciation coverage provides Replacement Cost coverage on Farm Machinery items provided that you are the original purchaser / lessee of the property and the loss or damage occurred within 36 months of the date of delivery. On property that does not qualify for the Replacement Cost coverage we will pay for the cost of repairs without deduction for depreciation up to the Actual Cash Value of the property.



### LIVESTOCK/POULTRY FLOATER:

Standard and Broad form Livestock Coverage.

The Standard Coverage includes:

- › Death or destruction directly resulting from or made necessary by a number of Named Perils including...
  - Collision
  - Drowning
  - Entrapment
  - Fire
  - Impact by Vehicle
  - Lightning
  - Windstorm
  - etc.
- › Theft or Burglary
- › In addition to the Standard Form Coverages, the Broad Form Livestock Coverage also includes:
  - › Death or destruction directly resulting from:

- Blizzard, Rain, Sleet and Snow
- Electrical Power Interruption
- Hardware ingestion
- Huddling, piling, smothering or freezing
- Physical injury (excluding horses)
- Suffocation as a direct result of poisonous pit gases



### FARM COMPREHENSIVE LIABILITY:

Farm Comprehensive Liability includes coverage for:

- › Agricultural Operations Liability
- › Business and Business Property Liability
- › Contractual Liability
- › Employers Liability (up to \$10,000 payroll)
- › Personal Liability
- › Premises Liability
- › Tenants Legal Liability
- › Trailer Liability
- › Water Craft Liability



### OPTIONAL LIABILITY COVERAGES THAT MAY BE ADDED FOR AN ADDITIONAL PREMIUM ARE:

- › Cross Liability Endorsement
- › Employers Liability Extension
- › Fire Legal Liability
- › Increased Liability coverage up to \$5,000,000
- › Limited Custom Farming Extension
- › Non-Owned Livestock Liability Endorsement
- › Unmanned Air Vehicle Endorsement
- › Voluntary Compensation for Employees Endorsement