

## New Coverage Options

One of the best features of AG PROMISE® is that it offers new and enhanced coverages farmers like you have been asking for. These include:

### Liability

- Farm employee medical coverage limits up to \$25,000
- Limited pollution
  - Third party liability – limited farm pollution incident liability coverage
  - Bodily injury and property damage
  - Pollution cleanup—asserted under specific government authority
  - Separate limit of defense equal to third party liability limit
  - First party supplement site pollution cleanup coverage
- Personal and advertising injury
- Limited crop dusting
- Fire legal liability

### Property

- Peak season coverage
- Replacement cost on equipment under 5 years of age
- Replacement cost on farm outbuildings under 15 years of age
- Equipment breakdown
  - Buildings and related equipment
  - GPS equipment
  - Perils covered by equipment breakdown
    - Mechanical breakdown
    - Electrical breakdown
    - Pressure systems breakdown
- Disruption of farming operations (income loss and expense coverage)

### New Discounts Available

- Longevity—considers # of years insured
- Account discount—considers if we have other FB lines of business (dwelling and auto)
- Farm package discount—considers # of parts selected under Farm Policy
- Claims discount

## AG PROMISE® covers a variety of farm exposures. Here are just a few:

### Property

- Equipment
- Self-propelled machinery
- Tools and supplies
- Products
- Livestock
- Irrigation equipment
- Seed, fertilizer, fuel and chemicals

### Structures

- Barns
- Equipment sheds
- Grain complexes
- Farm offices

### Liability

- Mobile equipment off premises
- Agriculture drift
- Products liability
- Farm employee liability and medical
- Limited pollution
- Fire legal liability

# AG PROMISE®



## Farm Coverage. Farm Bureau Service.

### AG PROMISE® from Farm Bureau® Insurance

As a farmer, your work is built on a promise—to the land as well as the community. At Farm Bureau Insurance, our work is built on a promise to you. Introducing a new, exceptional policy that protects everything farmers rely on. **We call it AG PROMISE®.**



## The Promise

Local People. Great Rates. Friendly Service.



[www.cfbinsurance.com](http://www.cfbinsurance.com)

AGP-BR [10/2024]

Colorado Farm Bureau® Insurance Company, Centennial, CO  
Southern Farm Bureau® Casualty Insurance Company, Jackson, MS  
Southern Farm Bureau® Life Insurance Company, Jackson, MS



Auto • Home • Life  
Farm • Ranch





## Your farm is unique. Your policy should be, too.

With AG PROMISE®, you get protection tailored to meet your specific needs. Items that can be covered include:

### Farm Personal Property

- Grain, threshed seed, feed, etc.
- Hay, straw, and fodder
- Farm products, materials, and supplies
- Miscellaneous equipment incidental to the farming operations (tools, etc.)
- Farm machinery and equipment
- Livestock
- Computer equipment
- Fuel, fertilizer and chemicals

### Coverage Extensions

- Property in the custody of a common contract carrier
- Covered property away from the insured location
- Replacement machinery, vehicles and equipment newly purchased
- Additional machinery, vehicles and equipment newly purchased
- Additional acquired livestock

### Barns, Outbuildings and Other Farm Structures

- Farm buildings/structures—including attached sheds and permanent fixtures
- Silos/grain bins
- Portable buildings and portable structures
- Fences (other than field and pasture fences), corrals, pens and feed racks
- Outdoor radio and TV equipment, antennas, and towers
- Improvements and betterments
- Building materials and supplies

### Coverage Extensions

- Private power and light poles—up to \$1,000
- New construction—up to \$100,000 60 days from first date of delivery of materials and supplies, limited perils

### Additional Coverages

- Cost of Restoring Farm Operations Records - up to \$2,000
- Extra expense - options from \$2,000 to \$25,000

## Property Causes of Loss Available

No matter what troubles tomorrow might bring, AG PROMISE® helps you be prepared.

### Covered Causes of Loss (Basic)

- Fire or lightning
- Windstorm or hail
- Explosion
- Riot or civil commotion
- Aircraft
- Vehicles
- Smoke
- Vandalism
- Theft
- Sinkhole collapse
- Volcanic action
- Collision – only farm personal property
- Earthquake loss to livestock
- Flood loss to livestock

### Basic with Collapse

*Basic Covered Causes of Loss plus the following:*

- Weight of ice, snow or sleet

### Covered Causes of Loss (Broad)

*Basic with Collapse Covered Causes of Loss plus the following:*

- Electrocutation of covered livestock
- Attacks on covered livestock by dogs or wild animals
- Accidental shooting of covered livestock
- Drowning of covered livestock from external causes
- Loading/unloading accidents – livestock
- Falling objects
- Sudden and accidental tearing apart
- Accidental discharge or leakage of water or steam
- Freezing of a plumbing, heating, air conditioning or automatic fire protective system or of a household appliance

### Covered Causes of Loss (Special)

- Direct physical loss unless the loss is excluded or limited in policy

## Optional Property Coverages By Endorsement

Farming requires more than grit and determination. Protect the equipment and things that help you get the job done.

- Replacement cost protection
- Cab glass breakage — no deductible
- Equipment breakdown
  - Buildings and related equipment
  - GPS equipment
  - Perils covered by equipment breakdown
    - Mechanical breakdown
    - Electrical breakdown
    - Pressure systems breakdown
- Disruption of farming operations (income loss and expense coverage)
- Peak season coverage
- Agritainment–property
- Cargo
- Builder's Risk
- **Enhanced coverage limit endorsement for farm personal property:**
  - Replacement farm machinery, vehicles and equipment newly purchased coverage is increased from \$75,000 to \$500,000
  - Additional farm machinery, vehicles and newly purchased coverage is increased from \$100,000 to \$500,000
  - Rental reimbursement on farm machinery and equipment coverage is increased from \$1,000 to \$2,500 per day, with the maximum for each loss increased from \$5,000 to \$10,000
  - Rented or leased farm machinery, vehicles and equipment coverage is increased from \$75,000 to \$150,000. This coverage extension is primary over any other valid and collectible insurance available to the property owner.
  - Scheduled farm personal property limit of insurance to any one head of livestock. Coverage is increased from \$2,000 to \$5,000.
  - Borrowed farm machinery, vehicles and equipment coverage is increased from \$10,000 to \$50,000
  - Extra expense limit is increased from \$2,000 to \$5,000

Other endorsements are available. Contact your agent for more information.

## Farm Liability Basic Coverages

- Bodily injury and property damage
- Personal and advertising injury
- Medical payments

### Optional coverages by endorsement

- Farm employer's liability and farm employees' medical payments
- Agricultural drift liability coverage—ground application
- Limited pollution
  - Third party liability - limited farm pollution incident liability coverage
  - Bodily injury and property damage
  - Pollution cleanup—asserted under specific government authority
  - Separate limit of defense equal to third party liability limit
  - First party supplement site pollution cleanup coverage
- Agritainment
- Business activities
- Custom farming
- Cyber Liability
- Other endorsements are available. Contact your agent for more information.