

**New Coverage Options**

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

**Liability**

- 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

**New Discounts Available**

- Longevity—considers # of years insured
- Account discount—considers if the policyholder has other FB lines of business (dwelling and auto)
- Claims discount

***For many homeowners with Personal Use farms in Colorado, a standard homeowners insurance policy does not provide adequate insurance protection.***

**Country Home® covers a variety of farm exposures. Here are just a few:**

**Property**

- Equipment
- Self-propelled machinery
- Tools and supplies
- Products
- Livestock

**Structures**

- Barns
- Equipment sheds

**Liability**

- Mobile equipment off premises
- Products liability
- Fire legal liability

**Country Home®**



**Your Coverage.  
Farm Bureau Service.**

**Country Home® from  
Farm Bureau® Insurance**

At Farm Bureau Insurance, our work is built on a promise to you. Introducing a new, exceptional policy that protects everything that a property owner with land and added exposures rely on. ***We call it Country Home®.***

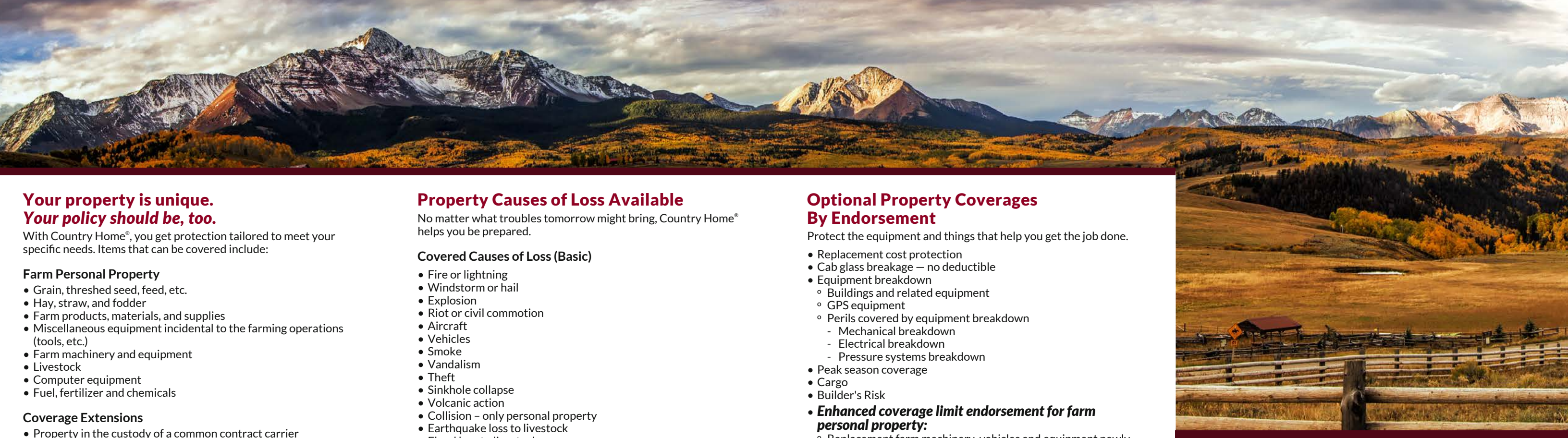


**www.cfbinsurance.com**

CH-BR [06/2024]  
Colorado Farm Bureau® Insurance Company, Centennial, CO  
Southern Farm Bureau® Casualty Insurance Company  
Southern Farm Bureau® Life Insurance Company, Jackson, MS



**Auto • Home • Life  
Farm • Ranch**



**Your property is unique.  
Your policy should be, too.**

With Country Home®, 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
- 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, Country Home® 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 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:*

- Electrocution 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**

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
- Peak season coverage
- 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**

- Agricultural drift liability coverage—ground application
- Business activities
- Cyber Liability
- Other endorsements are available. Contact your agent for more information.



Local People. Great Rates. Friendly Service.