



FARM AND RANCH APPLICATION

Date: _____ Agency: _____

Status - (circle one): Quote Renewal Expiring Policy Number: _____

Effective Dates: _____ to _____

APPLICANT INFORMATION

Named Insured: _____

Insured's Mailing Address: _____

Insured's Phone Number(s): _____

Type of Business Organization (circle one): Individual Joint Venture LLC Partnership Basic Organization-other than partnership, joint venture or LLC

Years in business: _____ (Attach 3 years of prior carrier and loss history information or short bio about owner/operator if in business less than 3 years)

| Loc | Street, City, County, State, Zip | (If preferred just attach location list) |
|-----|----------------------------------|---|
| 1 | | |
| 2 | | |
| 3 | | |
| 4 | | |
| 5 | | |

UNDERWRITING INFORMATION

Type of Farm or Ranch: _____

Yes No Has retail agent personally inspected the property? Date Visited: _____

Yes No Any exposures or operations covered elsewhere? Subsidiary companies not covered elsewhere, or service on any board by insured? If yes explain:

DECLINE IF ANY OF THE FOLLOWING PRESENT:

- **Aircraft** or aircraft related facilities including airstrips and hangers
- **Amusement Exposures** such as amusement rides, bounces, inflatables, trampolines
- **Animals Exposures of these types:**
 - **Dogs** – breeding or ownership of ‘vicious’ breeds
 - **Racing Type** – includes breeding, boarding or ownership
 - **Stabling** of animals where a fee is charged
 - **Training of Animals** if 3rd party is part of exposure, example riding lessons
- **ATV's** if they are three wheeled or any type if used by third parties
- **Carriage or Sleigh Rides**
 - Hay rides 5 mph or under acceptable if no exposure to public roadways
- **Caves, Mines, Open Pits, Quarries, Strip Mining**
- **Controlled Burns / Wildfire Mitigation Controls**
 - **Controlled burns** must be done by permit and with fire department notification/oversight
 - If brush, grass, hedges, plants, shrubs, and trees are not trimmed and maintained within a 150 foot perimeter of all insured structures then property coverage is prohibited
- **Dams** with only exception being low height creating retention ponds for watering animals
- **Drying Facilities** for grain or similar
- **Dude Ranches** if they allow guest participation in actual farm/ranch operations
- **Dumps, Landfills**
- **Elevators** – open sided bins acceptable
- **Exotic Animals** – only alpacas, bison, deer, llamas or similar acceptable
- **Feedlots / Stockyards / Containment Operations / Yard Containment Operations** – if more than 300 head in confined areas with no natural grazing and/or sewage containment ponds or lagoons
- **Fencing** – if not in good repair and regularly inspected
- **Haunted House or Haunted Forest**
- **Hot Springs**
- **Non-pasteurized dairy or juice products sold to third parties**
- **Oil or Gas Facilities**
 - 3rd party ownership of oil/gas wells on insured's property require evidence the owner carries liability insurance and has named the farm or ranch owner additional insured on their policy
- **Property Values**
 - Total Property Values can not exceed \$1,000,000, decline if higher
 - Dwelling values can not exceed \$500,000 per unit, decline if higher
 - Total property TIV including dwelling values can not exceed \$1,000,000
- **Racing or Competitions with Motorized Equipment or Vehicles**
 - Includes but not limited to ATV's, autos, dirt bikes, motorcycles, snowmobiles, tractors, trucks or other types of motorized farm machinery or equipment
- **Recreation Activities**
 - Hang gliding, ice skating, paint ball, parachuting, rafting, rock climbing, water skiing. Submit if activity not listed.
- **Rental of Machinery or Equipment** to third parties for a fee
- **Repair, Build or Design of Machinery, Equipment, Systems or Vehicles**
- **Rifle, Pistol or Skeet Ranges**
- **Smoking Meat, Seafood or Chicken** if within 50 feet of an insured structures
- **Stoves** (coal, pellet or wood) prohibited if installation not originally done with a building permit and/or not done to building codes
 - Space heaters & portable kerosene heaters used as primary heat sources prohibited
- **Swimming Pools** with platforms or slides.
 - Diving boards up to 3 ft high acceptable
- **Tobacco Growers and Marijuana Growers**
- **Towers** owned by insured over 72 feet high
 - Third party ownership of towers on insured's property that provide evidence tower owner carries liability insurance and names farm or ranch owner as additional insured on their policy are acceptable
- **Trails** (ATV, dirt bike, horse, motorcycle, skiing, snowmobile) used by third parties
 - Hiking trails acceptable
- **Zoos, Petting Zoos**

LIABILITY – FARM AND RANCH OPERATIONS INCLUDING AQUA-CULTURE

| | | |
|----------------------|---|----------|
| Rating Step 1 | Land – Combined total area of all owned, leased or vacant land (640 acres equal 1 square mile) | Acres |
| Rating Step 2 | Animals and Crops - Total acreage used for: <ul style="list-style-type: none"> • Beekeeping, berries, crops, field or forage crops, flowers, fruits, grain, herbs, honey, legumes, mushrooms, nursery stock, nuts, plants, spices, sod, straw, trees, vegetables, vineyards. • Do NOT include acreage devoted solely to the raising of animals | Acres |
| | Livestock - Total number of head: <ul style="list-style-type: none"> • Alpacas, bison, cattle, deer, dogs or cats being breed for sale, donkeys, goats, horses, llamas, mules, sheep, swine • Do not include poultry, birds or animals being raised for their fur | Head |
| | Poultry and Birds - Total annual receipts | Receipts |
| | Aqua-Culture - Total annual receipts | Receipts |
| Rating Step 3 | Business Activities - Total COMBINED annual receipts: (Check each box that applies, even if no receipts generated) | Receipts |
| | Auctioneering | |
| | Cabin or Vacation Rentals | |
| | Campgrounds | |
| | Christmas Tree Farms | |
| | Corn Mazes | |
| | Custom Farming | |
| | Fishing Including Tournaments | |
| | Food Sales - Roadside Stands, Farmers Markets | |
| | Garden / Nursery Sales including Pick-It-Yourself | |
| | Guides and Outfitters | |
| | Hiking Trails | |
| | Hunting on Insured's Premises by Third Parties | |
| | Pet Breeding (Cats, Dogs, Rabbits) | |
| | Picnic Grounds | |
| | Pumpkin Patches | |
| | Rental of Land, Structures for business, habitational or farm/ranch uses | |
| | Smoking of Meat Products | |
| | Snow Removal | |
| | Tours of Premises | |
| | Other(s): (List specific exposures, will require company approval) | |
| Rating Step 4 | ATV's, Boats, Dwellings, Lakes-Ponds-Reservoirs, Pools | |
| | ATV's (Three wheel – Trike type – Prohibited) – Total Number | # |
| | Boats – Max. of 50 hp engine and max.length 26 feet – Total Number | # |
| | Bunkhouses or Dormitories -Total Number of Buildings (up to 12 beds count as 1 building) | # |
| | Dwellings – Owner-Occupied, Non-Owner Occupied, Vacant – Total Units | # |
| | Lakes, Ponds, Reservoirs – Total Acres | Acres |
| | Swimming Pools – Fencing mandatory, self locking gates, depth marked, rules posted, safety equipment provided – Total Number (in ground only) | # |

LIABILITY – FARM AND RANCH OPERATIONS INCLUDING AQUA-CULTURE

- Colony Excess/Umbrella Available
- Higher Limits General Liability Not Available

| COVERAGES PROVIDED | LIMITS OF INSURANCE |
|---|---|
| H – Bodily Injury and Property Damage Liability (<i>Maximum limit is \$2,000,000</i>) I – Personal & Advertising Injury Liability (<i>Maximum limit is \$2,000,000</i>) J – Medical Payments | GENERAL AGGREGATE LIMIT: \$ |
| H – Bodily Injury & Property Damage Liability (<i>Maximum limit is \$1,000,000</i>) J – Medical Payments | EACH OCCURRENCE LIMIT: \$ |
| I – Personal & Advertising Injury Liability (<i>Maximum limit is \$1,000,000</i>) | ANY ONE PERSON OR ORGANIZATION LIMIT: \$ |
| H – Fire Damage Limit (<i>Optional limits not available</i>) | ANY ONE FIRE (PREMISES RENTED TO INSURED): \$50,000 |
| J – Medical Payments (<i>Optional limits not available</i>) | ANY ONE PERSON LIMIT (EXCEPT RESIDENT EMPLOYEES): \$1,000 |
| Farm Liability Options: (<i>check those that apply</i>) <ul style="list-style-type: none"> <input type="checkbox"/> U0310 – Products / Completed Operations Exclusion <input type="checkbox"/> U614 - Milk Contamination - \$10,000 limit <input type="checkbox"/> Misc. (Describe) <input type="checkbox"/> Misc. (Describe) <input type="checkbox"/> Misc. (Describe) <input type="checkbox"/> Misc. (Describe) | |

PROPERTY – FARM AND RANCH OPERATIONS INCLUDING AQUA-CULTURE

- Coverage for 'growing' crops, plants, sod, trees, etc. - NOT available

| Loc | PC | Describe Operations or Exposures BUT ONLY IF Exposures Differ by Location |
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FARM PROPERTY COVERAGE A – DWELLINGS
FARM PROPERTY COVERAGE B – OTHER PRIVATE STRUCTURES APPURTENANT TO DWELLINGS
FARM PROPERTY COVERAGE C – HOUSEHOLD PERSONAL PROPERTY
FARM PROPERTY COVERAGE D – LOSS OF USE

CAUSES OF LOSS

- Basic
- Broad
- Special

VALUATION COVERAGE A and B

- ACV
- RC

VALUATION COVERAGE C

- ACV
- RC

| LOC # - BLDG # | COVERAGE | LIMIT |
|----------------|-----------------------------------|-------|
| - | A - Dwelling | \$ |
| | B – Personal Use Structures | \$ |
| | C – Household Personal Property | \$ |
| | D – Personal Property Loss of Use | \$ |
| - | A - Dwelling | \$ |
| | B – Personal Use Structures | \$ |
| | C – Household Personal Property | \$ |
| | D – Personal Property Loss of Use | \$ |
| - | A - Dwelling | \$ |
| | B – Personal Use Structures | \$ |
| | C – Household Personal Property | \$ |
| | D – Personal Property Loss of Use | \$ |
| - | A - Dwelling | \$ |
| | B – Personal Use Structures | \$ |
| | C – Household Personal Property | \$ |
| | D – Personal Property Loss of Use | \$ |
| - | A - Dwelling | \$ |
| | B – Personal Use Structures | \$ |
| | C – Household Personal Property | \$ |
| | D – Personal Property Loss of Use | \$ |
| - | A - Dwelling | \$ |
| | B – Personal Use Structures | \$ |
| | C – Household Personal Property | \$ |
| | D – Personal Property Loss of Use | \$ |

COVERAGE F – UNSCHEDULED FARM PERSONAL PROPERTY

CAUSES OF LOSS

- Basic
- Broad

MAXIMUM LIMIT \$5,000

VALUATION

ACV at time of loss
 RC if actually replaced subject to policy conditions

COVERAGE F - UNSCHEDULED FARM PERSONAL PROPERTY

LIMIT OF INSURANCE: \$5,000

- Included at no premium charge
- Higher limits not available

COVERAGE G - BARNs, OUTBUILDINGS AND OTHER FARM STRUCTURES

CAUSES OF LOSS

- Basic
- Broad

VALUATION

ACV at time of loss
 RC if actually replaced subject to policy conditions

| LOC # - BLDG # | COVERAGE G DESCRIPTION, CONSTRUCTION, OCCUPANCY | LIMIT OF INSURANCE |
|----------------|---|--------------------|
| - | | \$ |
| - | | \$ |
| - | | \$ |
| - | | \$ |
| - | | \$ |
| - | | \$ |
| - | | \$ |
| - | | \$ |
| - | | \$ |
| - | | \$ |

| OPTIONAL PROPERTY COVERAGE(S) - check only those that apply | LIMIT OF INSURANCE |
|--|--------------------|
| <input type="checkbox"/> U616 Beekeepers Equipment Endorsement | |
| <input type="checkbox"/> FP 0530 Disruption of Farming Operations (similar to business income) | \$ |
| <input type="checkbox"/> FP 0530 Exclusion of Loss Due to Virus or Bacteria; Limited Coverage | NA |
| <input type="checkbox"/> FP 0409 Increased Special Limits on Business Property | \$ |
| <input type="checkbox"/> FP 0527 Motorized Golf Carts | \$ |
| <input type="checkbox"/> FP1211 Loss Payable Provisions | NA |
| <input type="checkbox"/> U1120 Theft Exclusion – Property Coverages E, F and G | NA |
| <input type="checkbox"/> Misc. (Describe) | |
| <input type="checkbox"/> Misc. (Describe) | |

| ADDITIONAL INSUREDS - Indicate entity to be named and A.I.'s relationship to the insured |
|--|
| 1. |
| 2. |
| 3. |

| | |
|--|-----------|
| TOTAL ANNUAL RECEIPTS FROM ALL OPERATIONS | \$ |
|--|-----------|

I understand that misrepresentation or omission of material facts will be cause for cancellation and may void coverage.

Signature of Application / Date: _____

Agency Name / Agent's Signature / Date: _____