

# 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

Years in business: \_\_\_\_\_

Attach 3 years of prior carrier and loss history information

-or -

if in business less than 3 years provide short narrative about insured's background

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

## 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
  - **Horses / Riding Animals:**
    - Boarding, breeding or training of other’s
    - Racing horses - all related breeding, boarding, training and ownership
    - Rental to third parties
    - Riding instruction provided to third parties
  - **Stabling** of animals where a fee is charged
- **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** – (exceptions include alpacas, bison, deer, llamas, yaks or any type approved via a submit
- **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 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. If no building codes apply then installation must be completely to the manufacturer’s specs.
  - 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**

<b>Rating Step 1</b>	<b>Land</b> – Combined total area of all owned, leased or vacant land (640 acres = 1 sq. mile)	Acres
<b>Rating Step 2</b>	<b>Animals and Crops</b> - Total acreage used for: <ul style="list-style-type: none"> <li>• Beekeeping, berries, crops, field or forage crops, flowers, fruits, grain, herbs, honey, legumes, mushrooms, nursery stock, nuts, plants, spices, sod, straw, trees, vegetables, vineyards.</li> <li>• Do NOT include acreage devoted solely to the raising of animals</li> </ul>	Acres
	<b>Livestock</b> - Total number of head: <ul style="list-style-type: none"> <li>• Cattle, dogs or cats being breed for sale, donkeys, goats, horses, mules, sheep, swine and exotics (alpaca, bison, deer, llamas, yaks) and any other similar animal types approved by Company</li> <li>• Do NOT include birds/poultry or animals being raised for their fur</li> </ul>	Head
	<b>Poultry and Birds</b> - Total annual receipts	Receipts
	<b>Aqua-Culture</b> - Total annual receipts	Receipts
<b>Rating Step 3</b>	<b>Business Activities</b> - 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	
	Wine Manufacturing, Processing, Retail Sales	
	Other: (list exposures below - submit required)	
<b>Rating Step 4</b>	<b>ATV's, boats, Dwellings, Lakes, Ponds, Pools, Reservoirs</b>	
	<b>ATV's</b> (Three wheel trike type – Prohibited) – Total number	#
	<b>Boats</b> – Maximum 50 hp engine & maximum 26 foot length – Total number	#
	<b>Bunkhouses or Dormitories</b> -Total number of buildings (up to 12 beds will count as 1 building)	#
	<b>Dwellings – Owner and/or Non-Owned Occupied</b> – Number of Units	#
	<b>Lakes, Ponds, Reservoirs</b> – Total Acres	Acres
	<b>Swimming Pools</b> – Fencing mandatory, self locking gates, depth marked, rules posted, safety equipment provided - # of Units (In-ground only)	#

<b>FARM LIABILITY – COVERAGE</b>	<b>LIMIT</b>
<b>GENERAL AGGREGATE LIMIT</b> <ul style="list-style-type: none"> <li>Indicate your limit</li> <li>Maximum limit is \$2,000,000</li> </ul>	<b>\$</b>
<b>EACH OCCURRENCE LIMIT</b> <ul style="list-style-type: none"> <li>Indicate your limit</li> <li>Maximum limit is \$1,000,000</li> </ul>	<b>\$</b>
<b>PERSONAL AND ADVERTISING LIABILITY – ANY ONE PERSON OR ORGANIZATION LIMIT</b> <ul style="list-style-type: none"> <li>Maximum available limit is \$1,000</li> </ul>	<b>Same as ‘Each Occurrence’ Limit</b>
<b>FIRE DAMAGE LIMIT – ANY ONE FIRE (PREMISES RENTED TO INSURED)</b> <ul style="list-style-type: none"> <li>No optional limits available</li> </ul>	<b>\$50,000</b>
<b>MEDICAL PAYMENTS – ANY ONE PERSON LIMIT (EXCEPT RESIDENT EMPLOYEES)</b> <ul style="list-style-type: none"> <li>No optional limits available</li> </ul>	<b>\$1,000</b>
<p><b>FARM LIABILITY OPTIONS</b> (check those that apply):</p> <p><input type="checkbox"/> <b>Liquor Legal Liability</b> (available for Vineyard operations only)</p> <ul style="list-style-type: none"> <li>Limits are within Farm Liability limits stated above</li> <li>Coverage option not available in AK, AL, CT, DC, DE, HI, IA, IL, IN, MA, MD, ME, MI, MN, MO, NH, NJ, NY, OH, PA, RI, VA, VT, WV</li> </ul> <p>\$ _____ Annual receipts for liquor served on or off premises.</p> <p><input type="checkbox"/> Employees serving alcohol have some sort of liquor training such as TIPS or TOPS</p> <p><input type="checkbox"/> <b>Products / Completed Operations Exclusion - U0310</b></p> <p><input type="checkbox"/> Misc. (Describe)</p> <p><input type="checkbox"/> Misc. (Describe)</p>	

**AQUA-CULTURE RISKS** (check only those that apply)

- Certified by the Aquaculture Certification Council (ACC)
- Chemical and drug handling - always done to manufacturers' specifications
- Licensing – all required Federal, State and/or Local licensing permits are on file.
- Recalls – production and sales documentation is sufficient to allow quick recall of product
- Testing of product is per all applicable USDA standards
- Waste and sediment handling is done as required by all applicable environmental standards

**LOCATION INFORMATION**

<b>Loc</b>	<b>Bldg</b>	Address:			Zip Code:	
		Occupancy/Exposure:				
		Construction Type	Yr. Built	Prot Class	Systems Updating (Circle if updated within the past 35 years)	
					Electrical	Heating

<b>Loc</b>	<b>Bldg</b>	Address:			Zip Code:	
		Occupancy/Exposure:				
		Construction Type	Yr. Built	Prot Class	Systems Updating (Circle if updated within the past 35 years)	
					Electrical	Heating

<b>Loc</b>	<b>Bldg</b>	Address:			Zip Code:	
		Occupancy/Exposure:				
		Construction Type	Yr. Built	Prot Class	Systems Updating (Circle if updated within the past 35 years)	
					Electrical	Heating

<b>Loc</b>	<b>Bldg</b>	Address:			Zip Code:	
		Occupancy/Exposure:				
		Construction Type	Yr. Built	Prot Class	Systems Updating (Circle if updated within the past 35 years)	
					Electrical	Heating

<b>Loc</b>	<b>Bldg</b>	Address:			Zip Code:	
		Occupancy/Exposure:				
		Construction Type	Yr. Built	Prot Class	Systems Updating (Circle if updated within the past 35 years)	
					Electrical	Heating

<b>Loc</b>	<b>Bldg</b>	Address:			Zip Code:	
		Occupancy/Exposure:				
		Construction Type	Yr. Built	Prot Class	Systems Updating (Circle if updated within the past 35 years)	
					Electrical	Heating

(Copy this page if you need to list additional locations)

**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
-	<b>A – Dwelling*</b> <input type="checkbox"/> Check if mobile home*	\$
	B – Personal Use Structures	\$
	C – Household Personal Property	\$
	D – Personal Property Loss of Use	\$
-	<b>A – Dwelling*</b> <input type="checkbox"/> Check if mobile home*	\$
	B – Personal Use Structures	\$
	C – Household Personal Property	\$
	D – Personal Property Loss of Use	\$
-	<b>A – Dwelling*</b> <input type="checkbox"/> Check if mobile home*	\$
	B – Personal Use Structures	\$
	C – Household Personal Property	\$
	D – Personal Property Loss of Use	\$
-	<b>A – Dwelling*</b> <input type="checkbox"/> Check if mobile home*	\$
	B – Personal Use Structures	\$
	C – Household Personal Property	\$
	D – Personal Property Loss of Use	\$
-	<b>A – Dwelling*</b> <input type="checkbox"/> Check if mobile home*	\$
	B – Personal Use Structures	\$
	C – Household Personal Property	\$
	D – Personal Property Loss of Use	\$
-	<b>A – Dwelling*</b> <input type="checkbox"/> Check if mobile home*	\$
	B – Personal Use Structures	\$
	C – Household Personal Property	\$
	D – Personal Property Loss of Use	\$
-	<b>A – Dwelling*</b> <input type="checkbox"/> Check if mobile home*	\$
	B – Personal Use Structures	\$
	C – Household Personal Property	\$
	D – Personal Property Loss of Use	\$
-	<b>A – Dwelling*</b> <input type="checkbox"/> Check if mobile home*	\$
	B – Personal Use Structures	\$
	C – Household Personal Property	\$
	D – Personal Property Loss of Use	\$

\*Property coverage for mobile homes not available in AL, FL, LA, MS.

\*Property coverage for dwellings may be placed with another carrier but the liability (homeowners type) can not.

(Copy this page if you need to list additional dwelling locations)

## COVERAGE E – SCHEDULED FARM PERSONAL PROPERTY

### CAUSES OF LOSS

- Basic  
 Broad

### VALUATION

ACV at time of loss  
 RC subject to policy conditions

#	ITEM	LIMIT OF INSURANCE	
1	Grain, threshed seeds, beans, ground feed, silage, "livestock" feed, all in buildings, structures, sacks, wagons or trucks	\$	
2	Grain in stacks, shocks, swathes or piles in the open.	\$	
3	Hay, straw, fodder in buildings or structures (Maximum limit policy limit \$25,000)	\$	
4	Hay, straw, fodder in the open in stacks, windrows or bales (Maximum available policy limit is \$10,000)	\$	
5	Farm products, materials, supplies. This does NOT include hay, grain or 'growing' crops.		
6	"Poultry" (excluding Turkeys unless specified) in the open	<b>NOT COVERED</b>	
7	"Poultry" (excluding Turkeys unless specified) in the following "poultry" buildings:	<b>NOT COVERED</b>	
8	Trays, boxes, box shoo (unassembled wood crates)	\$	
9	Computers & related software that are part of the farming operations and farm management processes	\$	
10	Misc. Equipment - Machinery, vehicles, tools, supplies usual or incidental to farm operations valued at \$1000 per item or less. Declare as one blanket limit. (If you need off-premises coverage schedule items individually under item # 12 below. Do NOT include those values here.	\$	
11	Borrowed or rented, whether or not under a written contract: farm machinery, vehicles, equipment. Declare as one blanket limit.	\$	
12	Farm machinery, equipment or vehicles – individually scheduled items valued above \$1000. Items MUST be scheduled here if you need off premises coverage. Blanket not available.	<b>LIMIT OF INSURANCE</b>	
	<b>Year</b>	<b>Description – Make – Model</b>	
			\$
			\$
			\$
			\$
			\$
			\$
(Continue your schedule on page 9 if you need to list additional items)			
13	"Livestock" - Actual Death/Destruction (includes Collision) Covers cattle, donkeys, goats, horses, mules, sheep, swine but not birds. Circle any of these exotics that apply: alpaca, bison, deer, llamas, yaks List unlisted exotic animal types here:	\$	
14	"Livestock" - Actual Death/Destruction – Collision Only Covers cattle, donkeys, goats, horses, mules, sheep, swine but not birds. Circle any of these exotics that apply: alpaca, bison, deer, llamas, yaks List unlisted exotic animal types here:	\$	
15	Bees (Blanket Value)	\$	
16	Worms (Blanket Value)	\$	
17	Fish (Blanket Value)	\$	
19	Misc. (describe):	\$	
20	Misc. (describe):	\$	

**COVERAGE F – UNSCHEDULED FARM PERSONAL PROPERTY**

**CAUSES OF LOSS**

- Basic
- Broad

**MAXIMUM LIMIT \$5,000**

**VALUATION**

ACV at time of loss  
RC subject to policy conditions

**COVERAGE G - BARN, OUTBUILDINGS AND OTHER FARM STRUCTURES**

**CAUSES OF LOSS**

- Basic
- Broad

**VALUATION**

ACV at time of loss  
RC subject to policy conditions

LOC # - BLDG #	COVERAGE G - DESCRIPTION, CONSTRUCTION, OCCUPANCY	LIMIT OF INSURANCE
-		\$
-		\$
-		\$
-		\$
-		\$
-		\$
-		\$
-		\$
-		\$
	(Continue your schedule on page 9 if you need to list additional items)	
OPTIONAL PROPERTY COVERAGE(S) (check only those that apply)		LIMIT OF INSURANCE
<input type="checkbox"/>	U616 Beekeepers Equipment Endorsement	Per endorsement
<input type="checkbox"/>	FP 0530 Disruption of Farming Operations ( <i>similar to business income</i> )	\$
<input type="checkbox"/>	FP 0409 Increased Special Limits on Business Property on insured loc	\$
<input type="checkbox"/>	U615 Milk Contamination	Per endorsement
<input type="checkbox"/>	FP 0527 Motorized Golf Carts, deductible same as property deductible	\$
<input type="checkbox"/>	U1120 Theft Exclusion – Property Coverages E, F and G	
<input type="checkbox"/>	Misc. (Describe)	

**ADDITIONAL INSURED(S) (A.I.) - LOSS PAYEES**

(Circle whichever applies) (If an Additional Insured you must indicate your relationship to that A.I.)

1. A.I. Loss Payee
2. A.I. Loss Payee
2. A.I. Loss Payee

<b>TOTAL ANNUAL RECEIPTS FROM ALL OPERATIONS</b>	\$
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*I understand that misrepresentation or omission of material facts will be cause for cancellation and may void coverage.*

**Applicant Signature / Date:** \_\_\_\_\_

**Agent's Signature / Date:** \_\_\_\_\_