



Allianz Global Corporate & Specialty®

# Farm & Ranch Basic

Customizable Coverage to Protect Agricultural Enterprises

Allianz draws upon more than 135 years of experience protecting American farms and ranches to offer a wide range of coverages to meet the specialized needs of agribusiness.

Your client expects a farm or ranch policy to cover the basics: the home, agricultural buildings and farm personal property. But they also require protection in the event of bodily injury and property damage that may arise from farming or personal activities.

With Allianz coverage options, your client can customize their policy to fit the way they live and do business.

## Farm & Ranch Basic

Our Farm & Ranch Basic package covers:

### Property

- Outdoor antennas and satellite dishes – \$250
- Money, gold, silver – \$200
- Watercraft – \$1,500
- Newly-acquired equipment – \$100,000
- Replacement equipment – \$50,000
- New construction – \$100,000
- Private power and light poles – \$250
- Pollutant cleanup and removal expense – \$10,000, with the option to increase to \$50,000 or \$100,000

### Liability

- Medical payments – \$5,000
- Fire damage liability – \$100,000
- Chemical drift: physical injury to crops, animals – \$100,000
- Damage to property of others – \$1,000
- All owned watercraft less than 50 horsepower and all non-owned watercraft
- Incidental custom farming – annual receipts up to \$15,000

## Agricover Farm Endorsements

Easily enhance your client's protection with a suite of coverages in two separate endorsements:

### Property

- Electronic data processing equipment – \$10,000
- Employee tools – \$3,000
- Fire extinguisher recharge – \$250 per occurrence
- Cost of preparing proof of loss – \$2,000
- Key and lock replacement – \$1,500 per occurrence
- Backup of sewer and drains for dwellings
- Identity theft with restoration – \$25,000
- Kidnap and ransom expense – \$25,000
- Loss assessment – \$50,000

### Liability

- Broadened premises legal liability – \$500,000
- Increased medical payments – \$10,000
- Loss assessment coverage – \$50,000
- Broadened advertising injury, personal injury and named insured classes
- Unintentional failure to disclose hazards clause
- Notice of/knowledge of occurrence provisions
- Aggregate limits per location coverage

## Additional coverage options

Customize the policy further with these individual coverage options:

### Property

- Extended replacement cost for dwellings
- Replacement cost for equipment
- Disruption of farming operations
- Spoilage of perishable farm personal property
- Farm transit
- Recreational vehicles
- Specialized coverage for orchards, vineyards, dairies
- Equipment breakdown
- Assisted living facility coverage
- Unit-owners
- Equine
- Foreign objects in machinery

### Liability

- Excess/umbrella coverage (separate policy)
- Automobile coverage – trucks, trailers and private passenger types (separate policy)
- Limited agricultural pollution amendment
- Agricultural chemical drift (physical injury to persons, crops, animals)
- Aircraft dusting and spraying (physical injury to persons, crops, animals)
- Incidental business activities
- Liability while employed by others in non-farm jobs
- Employers' liability, employers' stop gap and employee medical payments
- Equine
- Hunting or fishing endorsement
- Custom farming and farm management

## About Allianz

As an international financial services company, we offer our 85 million customers worldwide products and solutions in insurance and asset management. Allianz Global Corporate & Specialty is our dedicated brand for corporate, specialty, and middle market risks and insures over half of the Fortune 500<sup>®</sup> companies.