

Coverage Summary for Farm/Ranch Owners Policy

This is a package policy designed for equine farm and ranch operations and allows you to insure your property and liability exposures under one policy. The following is a brief description of the coverages available:

- A. Your home and its contents; in most states this coverage is identical to the coverage you would have under a Homeowners policy.
- B. All farm/ranch buildings including barns, indoor/covered arenas, hay and equipment Buildings, loafing sheds and other buildings used for farm/ranch purposes.
- C. Equipment used for farm/ranch purposes such as tractors, mowers, blades and small tools and equipment such as lawnmowers, weed eaters, shop equipment, etc.
- D. Tack and related horse equipment.
- E. Coverage on items such as jewelry, furs, gun collections, stamp/coin collections is limited under the basic Farm/ranch Policy. If you have expensive items such as these they can be scheduled for their full value under the policy.
- F. In most states coverage on the contents of your farm/ranch office is limited to a small amount such as \$2500. this would include such items as furniture and fixtures and electronic equipment such as computers, fax machines, etc. If needed, this limit can be increased to cover the full value of this property.
- G. Your personal liability for owning the farm/ranch property as well as your business liability for boarding, breeding, training, riding instruction, clinics, shows, etc.
- H. If you have horses belonging to others on your property for boarding, breeding, training, your liability for sickness, injury, death or theft of these horses can be included. Note- some companies may provide this coverage as a separate policy but the coverage and premium would be the same.
- I. In some states we can also include coverage for Employers Liability. This would extend the \$5,000. Medical Payments limit to an employee who is injured on the job. If the employee later brings a claim or lawsuit against you for his/her injuries we then go into the \$1,000,000. limit of liability coverage and the employee will have to prove that you were responsible for their injury.