

FARM•MATE®

THREE REASONS TO TRUST US WITH YOUR BUSINESS

1

TRUST

THE FUTURE DOESN'T ALWAYS KEEP ITS PROMISES. FORTUNATELY, WE DO.

We know farming because our roots are rural. The **Farm-Mate** policy helps protect your dwelling, farm buildings, equipment, and livestock. It's the stuff you need coverage for but don't want to think about.

- Dwelling
- Household personal property
- Additional living expense/loss of rents
- Farm outbuildings
- Scheduled and unscheduled farm personal property

So even if the plans you have for your farm aren't the same as what the future holds, we'll keep our promise to protect your interests.



2

RELATIONSHIPS

WE BELIEVE THAT BUILDING TRUSTED RELATIONSHIPS IS THE ONLY WAY TO DO BUSINESS.

What does that look like? It looks like a dedicated, knowledgeable Grinnell Mutual Member agent who will be with you from the start of your policy to your first claim.

Your local agent and mutual are backed by Grinnell Mutual's strong bottom line and more than 100 years of experience protecting farming operations like yours.

3

BEYOND BASIC

YOU WANT A PROGRAM THAT FITS YOUR OPERATION — AND ONE SIZE DOESN'T FIT ALL.

Beyond the coverages available with the Farm-Mate policy, your agent can assist you with other coverages you may need.

- Auto
- Recreational vehicle including farm-use ATVs
- Farm-Guard® liability
- Farm umbrella liability
- Wide variety of agribusiness insurance packages
- Workers compensation

Trust in Tomorrow.® Contact your Grinnell Mutual member agent today.



COVERED CAUSES OF LOSS

PROPERTY	
Fire	Aircraft
Lightning	Vehicles
Windstorm	Smoke
Hail	Vandalism
Explosion	Malicious mischief
Riot or civil commotion	Theft
Accidental overturn or collision of farm implements	

LIVESTOCK — ADDITIONAL PERILS	
Death by electrocution	Accidental shooting
Attack by wild dogs or animals	Injury from loading or unloading
Accidental drowning	Collapse of bridges or culverts

INCLUDED COVERAGES

COVERAGE	INCLUDED
Debris removal	Pays up to 10 percent for amount payable for loss
Emergency removal of property	30 days coverage for property at a temporary location
Necessary repairs after a loss	Pays reasonable costs to prevent further damage
Construction of new buildings	10 percent of amount of insurances – loss to new building
Fire department charges	Additional coverage to pay for costs to protect property from fire
Outside satellite dish systems and radio/television equipment	Pays up to \$250 for outside TV antennas
Building collapse	Coverage for damage to farm implements caused by collapse
Unharvested farm produce or grain	Pays up to \$2,500, specified perils only

OPTIONAL COVERAGES

COVERAGE	INCLUDED
Comprehensive machinery coverage	Open perils coverage for farm machinery/equipment
Dwelling repair or replacement cost	Extra 25 percent if insured at 100 percent of replacement cost
Equipment breakdown	Sudden and accidental breakdown of insured property due to mechanical/electrical breakdowns
Farm extra expense	Covers extra expenses incurred to maintain normal operations
Farm/household operations records	Coverage for cost of researching/replacing farm records, due to loss from a covered peril
Fire department charges	Coverage for charges incurred to put out a fire
Glass breakage, farm machinery	Provides coverage for breaking of glass on cabs of machinery
Household personal property	Replacement cost
Inflation guard	Increasing limit of coverage by a specified percentage over a specified time period
Leased or rented farm buildings	Coverage for leased or rented buildings
Loss of farm earnings	Covers loss of earnings due to interruption of operations due to a covered cause of loss
Open perils for dwelling and contents	Broad protection for farm dwelling and contents
Peak season	Provides coverage when commodities are at their peak
Pollution cleanup and removal	Sudden accidental pollution; \$25,000 per incident, \$50,000 aggregate
Suffocation of livestock	Death of non-owned confined livestock due to mechanical breakdown
Water backup through sewer or drain	Coverage for water backup through sump pumps or drain
Commander Dwelling	Open perils/Replacement Coverage
Custom Dwelling	Broad form perils

Ask your agent for a complete description of policy feature, higher limits, and optional coverages.