



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
1		
2		
3		
4		
5		

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 E – SCHEDULED FARM PERSONAL PROPERTY

CAUSES OF LOSS

- Basic
 Broad

VALUATION

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

NUMBER	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 available policy limit \$25,000)	\$
4	Hay, straw, fodder in the open in stacks, windrows or bales (Maximum available policy limit \$10,000)	\$
5	Farm products, materials and supplies. This does not include hay, grain or growing crops.	\$
6	"Poultry" (excluding Turkeys unless specified) in the open	NOT COVERED
7	"Poultry" (excluding turkeys unless specified) in the following "poultry" buildings:	NOT COVERED
8	Trays, boxes, box shook (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 and equipment. Declare as one blanket limit.	\$
12	Year Description – Make – Model	LIMIT OF INSURANCE
		\$
		\$
		\$
		\$
		\$
		\$
		\$
		\$
		\$
		\$
		\$
		\$
		\$
		\$
		\$
		\$
		\$
		\$
13	"Livestock" - Actual Death/Destruction (includes collision) (Covers only cattle, sheep, swine, goats, horses, mules, donkeys)	\$
14	"Livestock" - Actual Death/Destruction – Collision Only (Covers only cattle, sheep, swine, goats, horses, mules, donkeys)	\$
15	Bees	\$
16	Worms	\$
17	Fish	\$
18	Other Animal Types	Not Available
19	Misc. (describe):	\$
20	Misc. (describe):	\$
21	Misc. (describe):	\$

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 - BARN, 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	\$
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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: _____