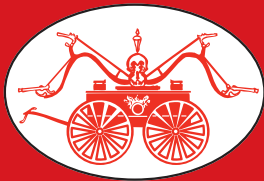


Insurance Programs Specifically for Farms



LOUDOUN MUTUAL
INSURANCE COMPANY

A Tradition of Serving Virginians Since 1849

P.O. Box 58 • Waterford, Virginia 20197
phone 1.800.752.3458 • fax 1.540.882.4785
www.LoudounMutual.com

Loudoun Mutual Also Insures Other types of Property

Loudoun Mutual Insurance Company not only insures farms, but also offers coverage for homeowners, manufactured housing, and condominiums. Loudoun Mutual also has insurance programs coverage for renters and rental dwellings as well as commercial risks.

Identity Recovery Coverage now also available

This coverage is provided for every home, farm, and mobilehome policy written by Loudoun Mutual unless the policyholder chooses to opt out. Identity coverage provides up to \$15,000 for expenses incurred by you due to the theft of your identity. In addition to reimbursing expenses associated with an identity theft, this coverage provides identity theft management services to advise and assist you with all the paperwork to recover your identity in the event of a loss.

Why You Should Choose Loudoun Mutual Insurance

Loudoun Mutual has been insuring Virginians since 1849 and is the second largest writer of farm insurance in Virginia. We are a mutual insurance company, owned by and operated for the benefit of our policyholders. Loudoun Mutual is committed to providing its agents and policyholders with broad coverages, flexible payment plans, excellent service (especially when you have a claim) and affordable, competitive pricing while maintaining our long history of superior financial strength. We have a tradition of service to our policyholders and we will be there for you when you need us.



Loudoun Mutual is represented throughout the Commonwealth of Virginia by a network of professional independent insurance agents. To find one of our agent's near you, either visit the company website at www.loudounmutual.com or telephone us at 800.752.3458 – and yes a real person answers the phone 24 hours a day seven days a week.

Loudoun Mutual Insurance Company is rated A-(Excellent) by AM Best, the premier insurance rating organization. Through conservative investing, the use of technology, and prudent risk selection, Loudoun Mutual is committed to continuing its Tradition of Service. Contact a Loudoun Mutual Agent near your farm today!

Compare the Standard Loudoun Mutual Farmowners Policy to the insurance industry standard policy.

Your farm is probably your family's largest investment and your family deserves insurance protection and coverages beyond the coverages offered under the industry's standard farmowner's policy. To protect your family, the Loudoun Mutual Standard farmowner's policy provides broader coverages than the industry's standard farmowners policy, some of the Loudoun Mutual differences include:

- Liability coverage is extended to cover operation of unlicensed farm trucks (up to 35,000 lbs) while being used for farming purposes.
- Coverage can be endorsed for rental dwellings on or off the farm premises. The endorsement includes coverage for other structures associated with the rental dwelling as well as loss of rental income.
- Liability and medical payments coverage can be endorsed to cover injuries to farm employees should the farmer be found negligent.
- Coverage can be provided on individual farm animals or the entire herd. Optional coverages for animals includes injuries caused by: electrocution, drowning, accidental shooting, attacks by wild dogs or other animals, collision, and loading or unloading from vehicles. The policy can also be endorsed to cover hay.
- Coverage for qualified farm buildings may be written on a replacement cost basis and the "special" form which includes coverage for building collapse is available.
- Personal Property Special Limits are higher
 - Money: \$250 instead of \$200
 - Securities: \$1,500 instead of \$1,000
 - Electronic Devices: \$1,500 instead of \$1,000
 - Jewelry: \$2,500 instead of \$1,500
- Other Standard Loudoun Additional Coverages included at no charge:
 - Food Spoilage: \$500
 - Sinkhole Collapse Coverage

Extra Protection

In addition to Loudoun's standard farmowner's policy, Loudoun Mutual offers several special packages of optional coverages. For the price you would normally pay for one or two of these optional coverages, you get the extra protection provided by an entire package of coverages – please see the inside panels for more details about the Farm Guardian and Farm MasterGuard programs.

Farm Guardian Coverage

To provide broader coverage to our policyholders, Loudoun Mutual offers the Farm Guardian endorsement. In addition to providing higher coverage limits on many items, the Farm Guardian endorsement provides some very special coverages designed to meet the needs of today's farm families. The Farm Guardian program coverages include:



- **Personal Property Replacement Cost Coverage.** With this coverage, losses on your personal property are generally paid without deduction for depreciation. And with the Farm Guardian endorsement your personal property coverage is increased to 75% of your dwelling coverage.
- **Sewer Back-Up Coverage.** The Farm Guardian endorsement provides coverage up to the insured limit of the home for damage caused by water which backs up through sewers or drains.
- **Extra Mortgage Expense Coverage.** This coverage gives reimbursement for additional interest expense if your home is destroyed by a covered peril and the new mortgage on your rebuilt home has a higher interest rate.
- **Expanded Computer Coverage.** Broader coverages are provided for mishaps such as dropping your computer or spilling a drink on it.
- **Rented or Borrowed Equipment.** \$10,000 coverage is provided for damage to rented or borrowed machinery.
- **Farm Earnings & Extra Expense.** Up to \$10,000 coverage is given to reimburse for extra expenses and lost earnings after a covered loss.
- **Personal Injury.** This added coverage protects you from suits for libel and slander.
- **Unscheduled Farm Personal Property.** The Farm Guardian endorsement automatically provides coverage up to \$5,000 for unscheduled farm personal property, with increased limits available.

Compare Loudoun Mutual's Farm Guardian endorsement to the standard farm coverages offered by other companies. We think you will find the coverages broader and the premium value priced.

Farm MasterGuard Program

For select homes and estates, Loudoun Mutual offers the Farm MasterGuard Program. This program is designed to provide coverage for higher valued residences and includes broader coverage and higher limits for both the dwelling and personal property of the policyholder. The policy contract is written using a Form 5, which offers the broadest coverage of any insurance policy readily available. Some highlights are:

- **Expanded Replacement Cost Coverage.** In the event there is not enough coverage to rebuild your home after a major loss, Farm MasterGuard provides an additional 30% of the dwelling coverage limit.
- **Personal Property Replacement Cost Coverage.** With this coverage, losses on your personal property are generally paid without deduction for depreciation. And with the Farm MasterGuard program, your personal property coverage is increased to 75% of your dwelling coverage.
- **Tree Removal Coverage is provided up to \$1,000.**
- **\$500 in Lock Replacement Coverage is included with this program.**
- **Coverage is provided for loss by Earthquake.**
- **The limit for loss by Credit Card , Forgery, etc. is increased to \$5,000**
- **Sewer Back-Up Coverage.** The Farm MasterGuard program provides coverage for damage caused by water which backs up through sewers or drains, up to the limit for which the home is insured.
- **Coverage for Loss of guns or jewelry caused by theft is expanded to \$5,000 (\$2,500 per item)**
- **Personal Injury Coverage.** This added coverage protects you from suits for libel and slander.

The Farm MasterGuard Program provides the broadest coverage available from Loudoun Mutual. Policies are written with at least \$500,000 in liability coverage. The minimum property deductible for the program is \$1,000.



Additional Farm Coverages Offered By Loudoun Mutual.

Farm Properties Program

For farms where there is not an owner occupied residence, a Farm Properties policy may be written. Liability and property coverages offered by this program are similar to the farmowners program but are tailored to non-owner occupied farms.

Farms Owned By Corporations, LLCs, Partnerships or Multiple Families

Loudoun Mutual has the forms and endorsements available to properly insure farms when they are owned by corporations, LLCs, partnerships or multiple families. Loudoun can also insure multiple farm residences and farm rental dwellings all on one policy.

Farm Umbrella Liability Coverage

In addition to the liability coverage offered under the Loudoun Mutual farm program, Loudoun Mutual offers a farm umbrella liability program. Besides providing increased limits of liability (up to \$5,000,000 in liability coverage is available), a Loudoun farm umbrella liability policy provides coverage for claims that may not be covered by the underlying farm, auto liability, or watercraft liability policy. Also, a Loudoun farm umbrella liability policy provides broader coverage for defense costs and attorney's fees.

Typical Farm Operations Insured By Loudoun Mutual Include:

- "Estate" Farms
- Beef Cattle
- Fruit and Vegetables – coverage can be added to include farmers markets
- Dairy
- Llama/Alpaca
- Crop/Hay
- Trees/Orchards, including pick-your own operations
- Farms Rented to Others
- Poultry

Loudoun also has programs designed specifically for:

- Wineries/Vineyards
- Equine Operations