



## LOUDOUN MUTUAL

*"A Tradition of Serving Virginians Since 1849"*

# Farm MasterGuard Program

### *What's the Farm MasterGuard?*

The Farm MasterGuard is a high value farmowners program designed with very broad coverages at very competitive prices. The program combines the coverages provided by the Farm Guardian with an FO 5. The eligibility guidelines are below. The base form is a Form 5 with the following minimum coverages: \$1000 deductible; \$500,000 liability; \$5,000 Med Pay and Identity Recovery. The policy also includes:

- Expanded Replacement Cost Up to 30%
- Personal Property Replacement Cost at 75% of Coverage A
- 50% Additional Living Expense
- 25% Ordinance or Law Coverage
- \$500, Money, Gold, etc
- \$1,000 Tree Removal
- \$500 Lock Replacement
- \$5,000 Credit Card, Forgery, etc
- Sewer Back up – Coverage A limit
- Earthquake – Coverage A limit
- Extra Mortgage Expense
- Computer Coverage
- \$5,000 Jewelry (loss by theft) – \$2,500 per item
- Guns – \$5,000; \$2,500 per item
- \$1,000 Damage to Property of Others
- Personal Injury
- Golf Cart Liability
- \$10,000 Rented or Borrowed Equipment
- \$5,000 Coverage G – Unscheduled Farm Personal Property
- \$10,000 Farm Earnings

### ELIGIBILITY

- Excellent condition and insured for 100% of replacement cost
- \$300,000 Coverage A for state except for \$500,000 in Alexandria, Arlington, Fairfax and Loudoun
- Built since 1970 – exceptions considered on individual basis
- Acceptable loss history
- No wood stoves, log homes or secondary dwellings
- Good credit with no prior cancellations or bankruptcies
- At least 10 miles from Atlantic Ocean