

Insurance Programs

Specifically for Farms



Homes • Farms • Estates • Rentals • Commercial



LOUDOUN MUTUAL

Since 1849

Virginia's Property Insurance Specialists

PO Box 58 • Waterford, VA 20197

Phone 1.800.752.3458 Fax 1.540.882.4785

www.LoudounMutual.com

Compare Loudoun Mutual's Farmowner Policy to the Insurance Industry's Standard Farmowner Policy

Your farm is most likely your family's largest investment. Your family deserves insurance protection and coverage beyond the coverages offered under the industry's standard farmowner policy. Loudoun Mutual's farmowner policy provides broader coverages to protect your family and your farm. 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, including coverage for the dwelling's other structures 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 include injuries caused by: electrocution, drowning, accidental shooting, attacks by wild dogs or other animals, collision, and loading or unloading from vehicles.
- Coverage for qualified farm buildings may be written on a replacement cost basis and on the "special" form which includes coverage for building collapse.
- Other Standard Loudoun Additional Coverages included at no charge:
 - Food Spoilage: \$500 (no deductible applies)
 - Sinkhole Collapse Coverage

Typical Farm Operations Insured By Loudoun Mutual Include:

- Estate Farms
- Beef Cattle or Dairy Farms
- Fruit and Vegetables
(including coverage for farmers markets)
- Llama/Alpaca
- Crop/Hay
- Trees/Orchards, including pick-your own operations
- Poultry

Loudoun also has programs designed specifically for:

- Wineries/Vineyards
- Equine Operations

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 special coverages designed to meet the needs of today's farm families. The **Farm Guardian** program includes:

- **Personal Property Replacement Cost Coverage:** Losses on your personal property are generally paid without deduction for depreciation. Your limit on personal property is increased to 75% of your dwelling coverage.
- **Sewer Back-Up Coverage:** Provides coverage for damage caused by water which backs up through sewers or drains, up to the limit for which the home is insured.
- **Extra Mortgage Expense Coverage:** Reimbursement is provided 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 spilling a drink on it or dropping your computer.
- **Personal Injury Coverage:** This added coverage protects you from suits for libel or slander.
- **Farm Earnings & Extra Expense:** Up to \$10,000 coverage is provided for reimbursement for extra expenses and lost earnings after a covered loss.
- **Rented or Borrowed Equipment:** \$10,000 coverage is provided for damage to rented or borrowed machinery.
- **Unscheduled Farm Personal Property:** \$5000 coverage is provided for unscheduled farm personal property, with increased limits available.

Farm MasterGuard Program

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

- **Expanded Replacement Cost Coverage:** In the event there is not enough coverage after a major loss, Farm MasterGuard provides an additional 30% of the dwelling coverage limit to rebuild your home.

- **Personal Property Replacement Cost Coverage:**

Losses on your personal property are generally paid without deduction for depreciation. Your limit on personal property coverage is increased to 75% of your dwelling coverage.

- **Tree Removal Coverage:** Up to \$1000 coverage is provided for certain perils.

- **Earthquake Coverage:** 2% Deductible applies.

- **Sewer Back-Up:** Provides coverage for damage caused by water which backs up through sewers or drains, up to the limit for which the home is insured.

- **Personal Injury Coverage:** This added coverage protects you from suits for libel or slander.

- **Farm Earnings & Extra Expense:** Up to \$10,000 coverage is provided for reimbursement for extra expenses and lost earnings after a covered loss.

- **Rented or Borrowed Equipment:** \$10,000 coverage is provided for damage to rented or borrowed machinery.

- **Unscheduled Farm Personal Property:** \$5000 coverage is provided for unscheduled farm personal property, with increased limits available.



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 farmowner program but are tailored to non-owner occupied farms.



Farms Owned By Corporations, LLCs, Partnerships or Multiple Families

Loudoun Mutual has the ability 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 on a single policy.

Farm Umbrella Liability Coverage

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

Identity Recovery Coverage

Loudoun Mutual automatically includes Identity Recovery Coverage on every Farmowner policy, unless a policyholder chooses to opt out. Identity Recovery Coverage provides up to \$15,000 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.

Equipment Breakdown and Service Line Coverage

Farmowner Equipment Breakdown coverage protects you against the most common risks of your farm operation: mechanical breakdown, electrical short circuit, pressure vessel bulging, cracking and collapse and breakdown of computers and data restoration. Coverage is included for loss of farm income as well as extra expenses incurred to keep the farm operation running. In addition to covering your farm equipment, coverage is provided for your important home systems and property from loss by mechanical or certain types of electrical breakdowns.

Service Line Coverage is provided for physical damage to a service line that results in a leak, break, tear, rupture or collapse of a pipe or line. Coverage is provided for the repair or replacement of underground pipes or power lines that service the residence or any other insured dwelling on the farm premises (gas lines are excluded). Damage to outdoor property and landscaping caused by the repairs is also covered.

Data Compromise Coverage

Data Compromise Coverage can be added to your farmowner policies which include a retail activity exposure and to any winery operations. This coverage helps small and medium sized organizations respond to the financial burden and service obligations of a data breach. Coverage includes investigating a data breach and notifying affected individuals. Coverage can also be provided for credit monitoring, case management and other services that help prevent identity theft and fraud following a breach of personal identifying information.

Why You Should Choose Loudoun Mutual Insurance Company

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 policyholders with broad coverages, flexible payment plans, excellent service (especially when you have a claim) and affordable, competitive pricing. Since 1849 Loudoun Mutual has built a tradition of financial stability and service to our policyholders. We are committed to being there for you when you need us.

Loudoun Mutual is represented throughout the Commonwealth of Virginia by a network of professional independent insurance agents. Their insurance knowledge and local expertise means your insurance policy is specifically designed to meet your needs. To find a Loudoun Mutual agent near you, either visit the company website at www.loudounmutual.com or telephone us at 800.752.3458. One of the Loudoun Mutual advantages is a real person will be there to answer your call, 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!

Loudoun Mutual Also Insures Other Types of Property

As Virginia's property insurance specialist, Loudoun Mutual insures not only farms, but offers coverage for homeowners, manufactured housing, and condominiums. Loudoun Mutual also has insurance programs for renters, rental properties, churches, bed and breakfast operations, as well as various commercial risks.

Your local Loudoun Mutual agent is:

Please note this brochure is only intended as a summary and does not provide any coverage. Please refer to your insurance policy for specific coverage details.

(20150921)