



LOUDOUN MUTUAL

INSURANCE COMPANY

Our Agency Code _____
 LMIC Phone: (800) 752-3458 Office Hours: 8:30 - 4:30
 Underwriter: _____

Farmowner Tiers					
	Mobile Home	Double-Wide as Frame Dwelling <small>(on continuous masonry foundation)</small>	Standard	Preferred	MasterGuard (\$1000 min deductible, \$500,000 min liability)
Form	FO 1 ,2, 3 or 4	FO 1, 2, 3, or 4	FO 1, 2, 3 or 4	FO 3	FO 5
Minimum Cov A	\$10,000	\$50,000 (\$10,000 Form 4)	\$5,000	\$150,000	\$400,000 <i>(\$700K for Alexandria, Arlington, Fairfax and Loudoun Counties)</i>
Insure to Value	Form 1, 2, or 3 80% RCV	Form 1, 2 or 3 80% RCV	80% RCV	100% RCV	100% RCV
Age of Dwelling	Any, pending UW approval	Any, pending UW approval	Any	Up to 60 yrs OR completely renovated in past 10 yrs	Up to 40 years, but exceptions can be made, call UW
Loss History	Call UW for risks with any losses in the past 3 years.				
Protection Classes	All	All	All	All	All
Central Heating	Required	Required	Required, except FO-1	Required	Required
Wood Stove	Ineligible	Ineligible	Eligible if secondary heat source – questionnaire and photos	Eligible if secondary heat source – questionnaire and photos	Ineligible
Electrical	Fuses are ineligible				
Log Home	N/A	N/A	Eligible	Eligible	Eligible
Secondary Home	Eligible, pending UW approval				
Occupancy	Single family	Single family	Single family or Duplex	Single family	Single family
Photographs	Required				
Bankruptcy	Ineligible if bankruptcy/foreclosure in the past 3 years				
Prior Cancel	Call Underwriting				
Insurance Score Minimum	Bind All Tiers but MasterGuard	Bind All Tiers but MasterGuard	Bind All Tiers but MasterGuard	Bind All Tiers but MasterGuard	Bind All Tiers
IRPM credit or debit	Call for approval				

Farmowner Package Endorsements	Farm Guardian (FO 2 or 3); LM-20		Farm MasterGuard (FO 5); LM-199	
Dwelling	Covg A		Covg A + 30%	
Personal Property	75% at RCV		75% at RCV	
Addl Living Expense	50%		50%	
Ordinance & Law	25%		25%	
Money, Gold, etc	\$250		\$500	
Securities, Stamps, etc	\$1,500		\$2,500	
Tree Removal	N/A		\$1,000	
Lock Replacement	N/A		\$500	
Credit Card, Forgery, etc	\$2,500		\$5,000	
Sewer Backup	Covg A+B+C+D		Covg A+B+C+D	
Earthquake	N/A		Covg A, B, D (2% ded)	
Extra Mortgage Expense	36 months at \$250 per month, plus \$2000 toward closing			
Computer Coverage	\$2,500 hardware; \$250 software			
Jewelry and Guns, theft of	\$2,500		\$2,500 / \$5,000	
Damage to Property of Others	\$1,000		\$1,000	
Personal Injury	Included		Included	
Rented or Borrowed Equipment	\$50,000		\$50,000	
Coverage G – Unscheduled farm personal property	\$5,000		\$5,000	
Farm Earnings & Extra Exp	\$50,000		\$50,000	
Well Pumps	\$10,000		\$10,000	
Fencing/Corrals and portable fencing/corrals	\$25,000		\$25,000	
Replacement Cost on scheduled farm equipment	Equipment < 5 years old		Equipment < 5 years old	
Common Optional Endorsements	COMMON OPTIONAL ENDORSEMENTS MUST BE PURCHASED AND ADDED TO THE POLICY FOR COVERAGE TO APPLY			
Inland Flood Coverage (LM-27) \$500 deductible applies	If eligible - \$10,000, \$25,000 or \$50,000		If eligible - \$10,000, \$25,000 or \$50,000	
Identity Theft & Fraud - \$17 (LM-IRC) \$250 Ded	\$15,000		\$15,000	
Limited Earthquake - \$35 (LM-554) \$2500 Ded	\$50,000 Covg A & B		\$50,000 Covg A & B	
Equipment Breakdown \$125 / SL \$30 (LM-EBEE-SL)package \$148, \$500 Ded	EB limit (refer to endorsement) \$10,000 Service Line		EB limit (refer to endorsement) \$10,000 Service Line	