

## Liability Protection

### Farmers' Personal Liability

You'll worry less with this coverage. We'll protect you if you are found to be legally liable for bodily injury or property damage. We also guard against short-term pollution events occurring on or off your farm.

### Medical Payments

Injuries to visitors and guests are troubling enough without disputes over who pays the medical bills. We'll help reduce your concerns by paying these bills, even if you're not legally liable.

### Personal and Advertising Injury

We'll cover the costs to resolve the issue in case you are accused of libel, slander, infringing on someone else's copyright in your advertising, or other similar offenses.

## Optional Coverages

Success sometimes comes from paying attention to the details. Let us offer that same philosophy for your insurance. Below are some optional coverages to extend your protection.

### Farm Personal Property Replacement Cost — Partial Loss

Know that you're fully protected. We cover the full cost of repairs, without deduction for depreciation, when you have a partial loss to your farm personal property.

### Dwelling Underground Service Line

Did you know that private dwelling underground service lines have limited coverage under your unendorsed policy? This coverage provides additional protection for water lines, the septic line that runs from the dwelling to a septic tank, communication lines, electrical power lines, heating lines, and other underground lines that service your dwelling.

### Milk Contamination

We'll provide coverage if your milk or the milk of others becomes contaminated. Plus, we cover other property damaged by your contaminated milk.

### Earnings and Extra Expense — Blanket Locations

With this coverage, we'll pay any extra expenses or lost income for covered losses on insured buildings or livestock. We provide extended loss of earnings coverage for up to 30 days after your business is restored. You're also protected if civil authority limits access to your farm due to a covered loss or if a covered loss at a dependent property you rely on suspends your farming operations.

### Equipment Breakdown — Including Precision Ag

With the growing electronic and mechanical farm environment, protection for your property is more important than ever. With this coverage, you're protected from property damage caused by equipment breakdown, including coverage for mobile farm implements that are pulled by farm machinery along with electronics in tractor cabs.

### Recreational Vehicles/Snowmobiles

We offer optional blanket physical damage and liability coverage for snowmobiles and recreational vehicles\*. Those not eligible for blanket coverage still may be specifically scheduled for coverage. Optional uninsured and underinsured motorists coverages also are available.

*\*Not available in Illinois or Iowa.*

### Unmanned Aircraft

We provide liability coverage, including bodily injury, property damage, and personal and advertising injury arising out of the ownership, maintenance, use, or entrustment to others of any scheduled unmanned aircraft. Property coverage also is available.

### Computer Coverage

We understand using computers is a growing part of your industry, and we are here to protect them and you. Whether your computer has a mechanical breakdown or electrical power supply disturbance, we will cover it. Be at ease knowing that you are taken care of.

*Coverages may not be available in all states. Coverages described are subject to all the terms and conditions of the policy, including deductibles, exclusions, and limits of liability. Not all agents are authorized to sell all types of insurance. Please read the policy carefully.*

# Special Farmowners Protector

Your farm. Your way of life.  
With genuine farm experts at your side.



Kayla Smith, Supervisor—Farm Underwriting, on her family farm.

As you can see in these old pictures, our insurance experts were farm kids once. Today, they apply that first-hand experience in shaping the best protection for your way of life.



Neil Wait, Director—Farm—Ag Underwriting, in the hay field with his older siblings



Dan Case, Senior Farm Underwriter, on his family's farm.



# You know farming. We know farm insurance.

Let us help you achieve your goals.

Our insurance experts were farm kids once. Today they apply that first-hand experience in shaping the best protection for your way of life.

We understand the needs of large farms, small farms, and everything in-between.

We started as a farm insurance company, faithfully paying policyholders' claims since 1900.

We offer outstanding products and coverages for your farm operation, including:

- Property
- Liability
- Umbrella
- Commercial Auto
- Workers' Compensation

Our claims representatives have farm expertise, too, and will provide you with exceptional service.

If your agent offers SECURA, you're with one of the best agents around. Because only a select group of independent agents, dedicated to serving policyholders, represent SECURA.

"A" (Excellent) A.M. Best rating reflects our excellent ability to meet obligations to policyholders.

# You dedicate your life to your farm. We devote ours to helping you.

## Farmowners Protector Policy

Designed to meet the property and liability needs of today's farming operations so you can stay focused on running your farm. Plus, choose from additional protection and increased limit options to protect your farm even further.

## Property Protection

### Dwelling

We'll pay the cost to repair or replace your house through your choice of three coverages:

**Basic** — Protects against damage from fire, lightning, hail, wind, and other causes.

**Broad** — Includes our Basic coverage, and adds more protection from causes such as falling objects, freezing, and electrical damage.

**Special Perils** — Includes everything covered by our Basic and Broad coverages, and protects against other direct losses as outlined in your policy.

### Household Personal Property

There's no need to worry about your personal belongings — we automatically protect you regardless of where your property is located.

Our Tenants coverage also guarantees your household goods are shielded from losses. Basic, Broad, and Special Perils coverages are available.

### Loss of Use

The loss of a home comes with financial uncertainty and anxiety. We're here to help alleviate those fears. We'll pay for any necessary increases in living expenses if your home becomes uninhabitable.

### Farm Barns, Buildings, and Structures

We make it easy to get the security you need. Our Farmowners Protector Policy safeguards most buildings, including your barn complexes, shops, and grain systems. We automatically cover:

- New construction and structural alterations (\$100,000 limit).
- Private power and light poles (\$1,500 limit with an optional increase).

### Farm Personal Property

Rest assured, we'll do our best to keep your farm operation up and running should a disaster occur. We offer blanket coverage for livestock, harvested crops, machinery, supplies, and tools. Limited coverage is available for:

- Loss by fire to stacks and bales of hay, straw, and fodder, as well as many unharvested crops.
- Borrowed or rented farm machinery (up to \$25,000; optional higher limits available).
- Portable buildings (up to \$500 per building).

You also can select itemized coverage.

### Additional Property Coverages

Choose our property coverage for comprehensive protection and receive the following:

- Debris Removal
- Pollutant Cleanup and Removal at Insured Premises (\$10,000 limit, with optional increased limits)
- Inflation Protection
- Identity Fraud Expense and Restoration Coverage for policies insuring owner-occupied dwellings and policies with Tenants Form coverage
- Ordinance or law coverage
- Fire Department Service Charge (\$1,000 limit, with optional increased limits)
- Extra Expense — Farm Personal Property Coverage includes the expense to rent substitute machinery following a covered loss (\$10,000 limit, with optional increased limits)

