

FMH PASTURE FIRE

Pastureland can be at a great risk for fire damage, especially during dry seasons. Pasture Fire from FMH provides the extra protection you need to ensure your acres used for grazing livestock are covered should you experience a loss due to fire.



How Does It Work?

- Pasture Fire covers fire damage and loss as a direct result from:
 - Equipment and Machinery
 - Lightning Strike
 - Downed Power Lines (Weather-related)
- Pasture Fire will also cover the fire department service charge, up to \$750.00 per occurrence, not to exceed \$1,500.00 in any one insurance period.
- Coverage is limited to \$30/acre. Fire losses cannot exceed the actual value of the crop.
- Pasture Fire is a standalone policy.
- This product is solely offered by FMH and is not reinsured by the FCIC. Coverage under this policy is non-continuous and must be purchased and approved by FMH each crop year.

Benefits

- Fills in the gaps left behind by federal crop insurance
- No minimum premium requirement
- As a standalone policy, this coverage can be added to any existing federal or private coverage
- Adding this coverage can allow for a more comprehensive risk management plan favorable by lenders

Availability

Pasture Fire is available in **AZ, CA, CO, DE, ID, KS, MD, MT, NE, NM, NV, OK, OR, SD, UT, VA, WA, and WY**

Covered Crops

Pasture grown for grazing livestock

When Does Coverage Attach?

Coverage attaches the earlier of 15 days after the application is received or the date the amendment is approved by FMH.

Expiration Date of Coverage

This is an annual policy. Coverage expires each crop year upon the earliest of:

- The date the crop is abandoned,
- The date the entire insured crop is destroyed as determined by FMH, or
- December 31 of the current crop year.

Acreage

All insurable acres of the insured crop in a single or contiguous pasture field must be insured under this policy. The acreage must be located in an area which has some type of fire protection services by local, county, state, federal, or private agencies.

PASTURE FIRE EXAMPLE

Covered Acres: 1,000

Insurance per Acre: \$10

Damaged Acres: 100

1,000 acres X \$10 = \$10,000 Limit of Liability

100 acres x \$10 = \$1,000 Indemnity Payment

Example dollar amounts are for illustration only and will vary. Share percentage not used in example payment calculation. The maximum amount of insurance should not exceed \$30 per acre. The indemnity will not exceed the lesser of the insurance per acre of the actual cash value of the crop.

**Contact your FMH Agent today
or visit www.fmh.com**



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