



**Farmers Mutual Hail**  
Insurance Company of Iowa

# FARM & RANCH PRODUCTS

Auto | Property | Liability



## THE FMH DIFFERENCE

Farmers Mutual Hail offers quality products, knowledgeable staff, outstanding adjusting service, and Precision Crop Insurance Solutions™ backed by over 125 years of crop insurance commitment and expertise.

Our customers choose FMH because we offer the federally-backed multi-peril products they need with the excellent service and expertise they expect. FMH is a leader in utilizing precision data to simplify the crop insurance process for producers. For the best service and solutions, look to America's Crop Insurance Company™: Farmers Mutual Hail.

### TABLE OF CONTENTS



**AUTO INSURANCE/  
MISCELLANEOUS VEHICLES**



**LIABILITY INSURANCE**



**FARM PROPERTY INSURANCE**



**BUSINESS PARTNER PRODUCTS**

## BENEFITS OF FMH FARM & RANCH PRODUCTS

### Flexibility

FMH plans are designed to be flexible enough to suit the unique needs of our policyholders' farming operations, ranches, and other rural homes and businesses.

### Created for Farmers

Our products are created with the lifestyle and unique needs of farmers in mind, which makes us different than major insurance companies. Our focus allows us to specialize our products and provide the service that benefits farmers most.



### QUICK AND ACCURATE CLAIMS SERVICE

Our large adjusting force trains together, works together, and learns together to ensure the consistency of service that makes us stand apart from the competition. When disaster strikes, Farmers Mutual Hail will be there for you to settle your claims quickly and accurately.



# AUTO INSURANCE

Farmers Mutual Hail has vehicle policies that provide comprehensive financial protection no matter what you drive. Our auto policies are designed with rural drivers in mind and are customized to fit your vehicle and driving experience. Our firsthand knowledge allows us to offer a customer service experience tailored to fit your needs.



## PERSONAL AUTO COVERAGE

Farmers Mutual Hail Personal Automobile coverage offers premier protection for both your family and your vehicle. From pick-up trucks to commuter cars to SUVs, FMH can insure and protect the investment you have made in your personal vehicle.

Personal Automobile insurance protects you by providing liability, medical, uninsured, and underinsured motorist coverage if you are involved in an automobile accident. Liability limits up to \$1,000,000 are available. You can also elect Collision and Other than Collision coverage to protect your vehicle.



**Farmers Mutual Hail Personal Auto policies cover** cars and trucks used solely for personal transportation. Vehicles that are used for commercial purposes are not eligible for the personal auto program.



## FARM TRUCK COVERAGE

We know that your farm trucks serve as more than just transportation. From hauling grain into town to performing routine maintenance around your property, you couldn't get any of the heavy lifting done without your farm vehicles.



**Farmers Mutual Hail Farm Truck policies cover** farm trucks such as straight trucks and semi tractors. Farm trucks are eligible for your personal auto policy as long as they are being used solely for the farming operation. Trucks that are used commercially or require filings are not eligible. The FMH auto policy covers farm trailers, utility trailers, and semi trailers.

Collision, Liability, and Vehicle coverages are available, along with many customized policy types, to secure the right coverage. Premiums are based on the specifications of the truck, its use, and its location. Your agent can help you determine which program best fits the type of truck you own and how you use it.

## MISCELLANEOUS VEHICLES

Your farm relies on many more vehicles than just cars and trucks. Whether you use your UTV to spray crops or drive a dune buggy to navigate your property, FMH has flexible policies to cover the miscellaneous vehicles that your farming operation uses.



**Farmers Mutual Hail can cover the following miscellaneous vehicles:**

- > ATVs
- > Dune buggies
- > UTVs
- > Golf carts
- > Snowmobiles
- > And more
- > Motorcycles



# FARM PROPERTY INSURANCE

Your farm's property is part of both your life and your livelihood. Farmers Mutual Hail has the coverage you need to insure your personal dwelling, farm service buildings, machinery, grain, livestock, and much more. Every farm is different, and our policies are tailored to help you insure everything from your new grain bins to your century barn.



## DWELLING & PERSONAL PROPERTY



Your home is more than just where you live; it's a unique part of both your farm and sometimes your family history. FMH caters to the uniqueness of our policyholders' homes with flexible Dwelling and Personal Property coverages to insure our customers' farmhouses and their possessions. These policies can be purchased as a package or individually.

### **Farmers Mutual Hail Dwelling and Personal Property policies cover:**

- Your private residence
- Possessions within your home

## SPECIALTY PROPERTY



FMH Inland Marine coverage can insure your most valuable possessions against loss or damage.

**The Farmers Mutual Hail Inland Marine policy covers** valuables that may need more financial protection beyond a typical Personal Property policy, including (but not limited to):

- Boats
- Cameras
- Jewelry
- Stamp or coin collections
- Musical instruments
- And more
- Silverware
- Furs and antiques

## FARM PERSONAL PROPERTY



FMH Farm Personal Property policies cover machinery, grain, and livestock, protecting both the tools you use to make a living and the results of your hard work.

### Farmers Mutual Hail Farm Personal Property policies cover:

- > Machinery
- > Livestock
- > Grain
- > Hay and straw
- > Farm products and supplies
- > Computers for farm use

From broad peril coverage to non-depreciation of repairs on machinery, we have a complete line of optional farm products to help you customize the coverage and deductibles you want and need.

## FARM BUILDING PROPERTY



Your farm buildings are crucial to your success. Whether you own barns for livestock, silos for grain, or buildings for your machinery, your farm buildings are often the only thing protecting your livelihood from extreme weather.

### Farmers Mutual Hail Farm Building Property policies can cover:

- > Farm barns
- > Farm buildings
- > Portable structures
- > Grain structures
- > Other structures used in the farming operation

This policy may also cover construction materials for new structures on the insureds' property.



**Cloud Discount:** We offer competitive policy bundling discounts that apply to our Property & Casualty products. Contact your agent to find out if you can receive a Cloud Discount by packaging your FMH insurance products.

*Special limits and exceptions apply on all products. Please ask your FMH agent for more details.*

# LIABILITY INSURANCE

It's important to protect yourself and your family from potential liability loss. FMH offers comprehensive liability packages that cover property damage, bodily injury, medical payments, motorized vehicles, and much more. We offer Personal Liability, Farm Liability, Umbrella Liability, and Cyber Risk Protection coverages, and we can tailor our liability policies for the specific needs of your farming operation.



## FARM LIABILITY

Our Farm Liability coverage is designed to offer comprehensive protection from farm-related liability damages involving your livestock, machinery, and more. From injuries sustained by the public, to the property of others, Farm Liability coverage can protect your farming operation from everyday hazards.



### Our Farm Liability policy covers liability for:

- > Bodily injuries
- > Property damage
- > Medical payments
- > Fire legal liability
- > Incidental contractual liability
- > Farm equipment
- > Watercraft
- > Custom farm work





## PERSONAL & PREMISES LIABILITY



Personal Liability coverage ensures that accidents or damages that occur on or off your property are financially covered and don't harm your financial future.

### Our Personal Liability policy covers:

- > Liability for bodily injuries
- > Property damage
- > Medical payments to others
- > Damage to the property of others
- > Contracts and agreements
- > Claims and defense costs
- > First aid expense
- > Motorized vehicles

## UMBRELLA LIABILITY



Our Umbrella Liability policy offers a valuable companion policy to your existing farm and personal liability policies.

You can choose from several different liability coverages depending on your farming operation's needs, including:

- > Personal Umbrella Liability Coverage
- > Personal Umbrella Liability Coverage (Farm)



## CYBER RISK PROTECTION - FARM

Computers, networks and electronic data are essential to managing farm operations and doing business. For small and mid-sized businesses, relying on these digital tools brings serious cyber risks like hacking and data breaches.

Cyber Risk Protection Farm is comprehensive coverage with multiple layers of insurance defense against the complex, ever-evolving cyber risks that businesses face every day.



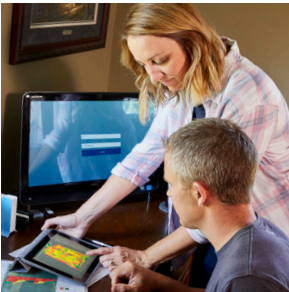
**Cyber Risk Protection Farm includes five available coverages to help businesses affected by data breaches and cyberattacks, including:**

- Data compromise response expense
- Computer attack
- Cyber extortion
- Data compromise liability
- Network security liability

## CYBER RISK PROTECTION - HOME

Computers, tablets, smartphones, and other connected technology such as programmable lights, doors, and thermostats are a critical and integral part of a homeowner's personal life. These same systems that make your homelife more enjoyable and comfortable also create new opportunities for cyber attackers to infiltrate your home.

Cyber Risk Protection Home is bundled coverage that protects individuals and families from losses such as compromised data on personal computers, mobile devices and other connected home technology, as well as damage to software and operating systems. This coverage can be added to a dwelling policy and covers the policyholder and members of the household.



**Cyber Risk Protection Home coverage protects you or your household from a variety of connected technology exposures including:**

- Computer attack
- Home systems attack
- Cyber extortion
- Online fraud
- Data breach
- Identity recovery

# BUSINESS PARTNER PRODUCTS

FMH has partnered with industry specialists to offer Equipment Breakdown and Irrigation Equipment coverage to our insureds. Your farming operation has many facets that require specialized insurance policies, so we work together with other regional companies to ensure that there is no gap in your coverage.



## EQUIPMENT BREAKDOWN COVERAGE

No matter the farm size, equipment exposed to harsh conditions is at risk of breaking down. That's why Farmers Mutual Hail has partnered with Mutual Boiler RE to offer Equipment Breakdown coverage.

When combined with other home or farm coverage, Equipment Breakdown coverage ensures there's not a gap in your protection. FMH offers unique protection by including Expediting Expense, Service Interruption, Livestock and Poultry coverage as well as Data Restoration.

### Covered Exposures

- Emergency Generators
- Transformers
- Switchgear
- Telecommunications Equipment
- Compressors
- Pumps
- Process Machinery
- Refrigeration Units
- Air Conditioning Units
- Boilers
- Compressed Air Storage Tanks
- Heat Exchangers
- Water Heaters

## IRRIGATION EQUIPMENT COVERAGE

The FMH Irrigation Equipment coverage referral program is implemented and underwritten by Mid-America Risk Managers, Inc. (MARM).

The MARM package policy is extremely broad, with special perils, replacement cost (regardless of age), collision between systems, collision with fixed objects, collapse, and mechanical and electrical failure.

### How Does It Work?

- 90% coinsurance is required for replacement cost, so check your values with your customers' dealer before purchasing.
- An actual cash value option is also available.



**Farmers Mutual Hail**  
Insurance Company of Iowa

Products underwritten by Farmers Mutual Hail Insurance Company of Iowa and its affiliates, West Des Moines, Iowa. Not all affiliates are mutual companies. Policies may be issued by FMH Ag Risk Insurance Company or an FMH affiliate in some states. Farmers Mutual Hail and its affiliates are equal opportunity providers and prohibit discrimination in all programs and activities. Coverage not available in all states. ©2022 Farmers Mutual Hail Insurance Company of Iowa. All rights reserved.

V2022.4.29 | FMH800001