

FARM TRUCK, FARM TRACTOR-TRAILER, FARM TRAILER

Farmers Mutual Hail Insurance Company of Iowa

1. **DEFINITION:**

Pickups, vans, truck type land motor vehicles, truck-tractor type vehicles and trailers, which do not qualify for coverage under the Personal Auto Policy's definition of a Private Passenger Auto, can be reviewed for eligibility under this Farm Truck Section of the manual. This excludes farm crawler type tractors and farm tractor equipment.

2. **ELIGIBILITY:**

The vehicle must:

- A. be owned by a farmer, (exception: non-owned trailers), and
- B. be garaged on the farm premises, and
- C. carry farm license, and
- D. be used exclusively for farm purposes, but including incidental neighborly exchange.

All farm truck and tractor-trailer risks are reviewed and classified based on local farm use not to exceed a 150 mile radius of operation from principal place of garaging.

Farmers Mutual Hail Insurance Company of Iowa can only review to provide coverage for tractor-trailer risks when we are also reviewing the entire farm automobile package. All vehicles must be titled to an individual, or husband and wife, or family farm partnership or corporation. All potential operators must have a valid driver's license authorizing operation of tractor-trailer units.

The Universal Automobile Program Acceptability Guidelines, Unacceptable Risks For Binding Authority, and Vehicle Type and Use Exposures Prohibited, as found in the Universal Auto Program Section of this manual, will be applicable to the Farm Truck Section.

3. **CLASSIFICATION:**

- A. Eligible vehicles of the pickup or van type (10,001-20,000 < GVWR> Gross Vehicle Weight Rating) will be classified and rated according to the class 1FP, 2AF, 2CF rating factors shown for their respective territory in the Farm Truck Section of the manual.
- B. Medium size trucks (10,001-20,000 GVWR) will be classified and rated according to the class 1AF, 2AF or 2CF rating factors shown for their respective territory in the Farm Truck Section of the manual.
- C. Heavy trucks and vans (20,001-45,000 GVWR) will be classified and rated according to the class 6 rating factor shown for the respective territory in the Farm Truck Section of the manual.
- D. Truck-tractor type units will be classified and rated according to the class 5CB rating factor shown for their respective territory in the Farm Truck Section of the manual.

4. **SEMI OR GRAIN TRAILER ATTACHED TO A TRUCK-TRACTOR OWNED OR NON-OWNED - (CLASS 5CB):**

Trailers for use with a Truck-Tractor will require a premium charge for Bodily Injury and Property Damage Liability based on the class 5CB rating factor shown for their respective territory in the Farm Truck Section of the manual. Physical Damage coverage on the owned trailers can be reviewed under the rating shown in this Farm Truck Section of the manual. Liability coverage on these trailers applies while unattached to the Truck-Tractor. Attach Form FMH 200 Farm Semi Tractor/Trailer Liability Endorsement.

5. **ALL OTHER TRAILERS (CLASS CODE 6):**

Utility or gooseneck trailers, licensed for road use, designed for use with a private passenger type automobile and used exclusively for the farming operation shall have Bodily Injury and Property Damage Liability protection and Medical Payments coverages extended from the private passenger automobile, farm pickup or truck listed on the policy. Physical Damage coverage can be reviewed under the rating shown in this Farm Truck Section of the manual.

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6. GENERAL RULES:

- A. The rules and exceptions found in Section 7. Minimum Premium, 8. Policy Period, 9. Changes, 10. Cancellation, 11. Whole Dollar Premium, 13. Suspension, 14. Miscellaneous, 15. Certified Risks, 18. Increased Limits, and 20. Rating Territories of the Personal Vehicle Manual apply in the same fashion to this Farm Truck Section, except as herein provided.
- B. The following features are "**NOT**" a filed option for vehicles eligible for coverage under the Farm Truck Section:
 - (1) Increased Limit Extended Transportation Expenses Coverage
 - (2) Towing and Labor Costs
 - (3) Named Non-Owner Coverage
 - (4) Extended Non-Owned Liability Coverage
- C. The Multi-Car, Drivers Training and Good Student Discounts do not apply to vehicles defined and rated under the Farm Truck Section.
- D. Liability, Medical Payments, Uninsured Motorists and Underinsured Motorists base rates for vehicles qualifying under the Farm Truck Section are found in the Rate pages according to the highest rated territory of destination.
- E. Physical Damage Rates are not subject to further adjustment by primary or secondary factors.

FARM TRUCK, FARM TRACTOR-TRAILER, FARM TRAILER RATING

LIABILITY AND MEDICAL PAYMENTS

(Primary and Secondary Factors Combined)

Description	Class	Mile	Radius
		50	51-150
Pickup or Van (10,001 - 20,000) GVWR	1FP	N/A	.50
Truck (10,001 - 20,000) GVWR	1AF	.20	.25
Same with principal operator 21-24	2AF*	.95	1.25
Same with principal operator 20 or under	2CF*	1.50	1.85
Heavy Truck or Van (20,001 - 45,000) GVWR	6	.25	.30
Truck-Tractor	5CB	.55	.70
Trailer Owned or Non-Owned (used with Truck-Tractor)	5CB	.10	.15

*The above young driver classifications apply only when Farmers Mutual Hail Insurance Company of Iowa is not otherwise making a charge for the operator on another automobile insured with the Company.

PHYSICAL DAMAGE

Other-than-Collision / Semi-Annual Rates / All Territories Stated Amount Rate Per \$100 of Value

Full Coverage	\$.46
50 Deductible	\$.41
100 Deductible	\$.36
200 Deductible	\$.33
250 Deductible	\$.31
500 Deductible	\$.25
1000 Deductible	\$.20
1500 Deductible	\$.17
2000 Deductible	\$.15
2500 Deductible	\$.13

Collision / Semi-Annual Rates / All Territories Stated Amount Rate Per \$100 of Value
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	<u>1AF/1FP/6</u>	<u>2AF</u>	<u>2CF</u>	<u>5CB</u>
100 Deductible	\$.30	\$.84	\$1.11	\$.48
200 Deductible	\$.27	\$.77	\$1.02	\$.43
250 Deductible	\$.25	\$.74	\$.98	\$.40
500 Deductible	\$.20	\$.65	\$.85	\$.35
1000 Deductible	\$.17	\$.55	\$.72	\$.30
1500 Deductible	\$.15	\$.49	\$.64	\$.26
2000 Deductible	\$.13	\$.42	\$.55	\$.23
2500 Deductible	\$.11	\$.36	\$.47	\$.19

The stated amount should be based on current market value of the unit and should be reviewed regularly to update the coverage provided. Claims are reviewed for settlement based on the terms and conditions found in Coverage for Damage to your Auto form (Stated Amount Maximum Limit of Liability).