FARMOWNER LIABILITY CHECKLIST

1. Are all property locations listed with the legal description for each on the app.?

2. If there is more than 100 acres, there is an additional charge per acre.

3. Pollution Coverage? Flat charge of $50 per policy.

4. Are there part time farm employees that need to be covered

5. Does the insured do Custom Farming? Coverage is available based on $1000 of receipts.

6. Is there any boarding of horses? Three is the maximum and premium depends on if there is riding on premise or not.

7. Does the insured allow "U Pick" of fruits and vegetable? Premium depends on if it is done "on ground" or "off ground".

8. Are there additional locations that liability needs to be extended to? Is it farm or non-farm premise, occupied by the insured or rented to others, land with or without buildings? Premium varies depending on these exposures.

9. Does the insured desire Animal Collision. Premium is based on number of head covered.

10. Does the insured need Fire Legal Liability?

11. Are there recreational vehicles (4 Wheelers) that need to be covered? Pre approval is required and you need to get the drivers license number, full name and date of birth for **each** operator. Do the insured desire higher medical limits for an additional premium?

12. Does the insured need Contingent Workers Compensation for a flat fee of $2.00?

13. Are there any incidental business pursuits conducted on the property? Beauty Salon, Seed Dealer, Roadside produce stand, tack shop with no employees other than the insured and family members, etc. There is an additional charge and you need to refer to page PL-8 in the liability folder for the rate.

14. Are there any watercraft that need coverage? Same pre approval rules apply as does for the 4-Wheelers.