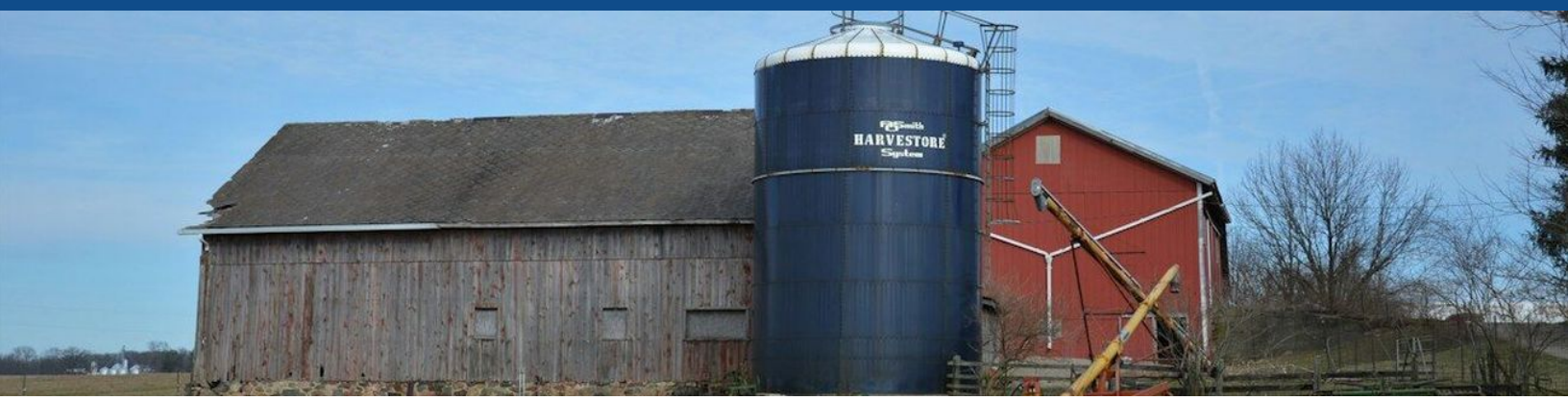
Farm & Ranch Insurance

Specialty, farm & environmental - coverage overview, limitations and how to get a quote



OVERVIEW

A farm policy has to cover the house, the barns, the equipment, the livestock and the liability of a working operation, and most carriers rate it on acreage, buildings and what you raise.

WHAT'S COVERED

Farm liability
Injuries to visitors and damage caused by your farming operations.

Farm buildings
Barns, shops, sheds, silos and fences at replacement or ACV.

Farm equipment
Tractors, combines and implements, in the field or the shed.

Livestock
Cattle, horses and other animals against fire, lightning and theft.

Farm dwelling
The farmhouse, its contents and your family's personal liability.

Good to know
A schedule of buildings with values, an equipment list with serial numbers and current loss runs get a faster, firmer quote; a farm package also needs the farm dwelling details.

WHY SOCIETIES INSURANCE

Independent agency
We work for you, not for one insurance company.

50+ carriers compared
We shop A-rated markets for coverage and price.

Licensed advisors
Licensed in 29+ states, with real people to call.

Free, no obligation
Quotes cost nothing and you choose what to buy.

LIMITATIONS & EXCLUSIONS

Typically not covered for this product:

- × Growing crops on most farm policies (use crop-hail or MPCI)
- × Custom farming for others unless declared
- × Pollution from fertilizer or chemical runoff
- × Short-term rentals
- × Co-ops and primarily hunting operations

All policies:

- Each coverage carries its own limits, deductibles or retentions and sublimits, which vary by insurer.
- Only the operations, locations, vehicles and exposures described in your application and policy are covered.
- Prior or known incidents, intentional acts and contractual obligations beyond the policy terms are generally excluded.
- Some coverages (for example professional or management liability) are written on a claims-made basis and must be reported during the policy period.

HAVE THESE READY

- ✓ Farm locations with acres, dwellings and county
- ✓ Type of farm, crops and livestock counts with values
- ✓ Schedule of farm buildings and equipment with values
- ✓ Farm dwelling details: year built, construction, roof, heat and updates
- ✓ Employees, payroll and years of farming experience
- ✓ Current insurance company, coverage and expiration date
- ✓ Three to five years of loss runs

HOW COVERAGE GETS STARTED

1. **Request a quote**
   Online or by phone - it takes a few minutes.
2. **We shop for you**
   Your licensed advisor compares 50+ carriers.
3. **Review and choose**
   Compare coverage, limits, deductibles and price.
4. **Confirm in writing**
   Coverage starts only once your written confirmation is issued.

Questions? Talk to a licensed advisor.

Scan the code or visit the product page to request your free, no-obligation quote.

800-616-3490 **info@societiesinsurance.com**

societiesinsurance.com/farm-and-ranch/

Important information: This brochure is a general summary provided for informational purposes only. It is not an insurance policy, contract, binder or offer of coverage. Actual coverages, limits, deductibles, exclusions and conditions are set solely by the policy issued by the insurance company and may differ from the descriptions in this brochure; if there is any difference, the policy language governs. All coverage is subject to underwriting approval. Coverage is not in force and is not bound until you receive a written confirmation of coverage (binder or confirmation receipt) from Societies Insurance or the issuing insurance company. Requesting a quote or submitting an application does not bind coverage. Products, coverages and discounts vary by insurer and are not available in all states. Societies Insurance is an independent insurance agency, Agency NPN 16247324 (in California: DBA Cavlogix Insurance Agency).