



WHY US?

American Reliable Insurance Company® provides expert agribusiness and mortality underwriting; a 24/7 web-based rate/quote/policy admin system; responsive, service oriented claims personnel; and a group rating of “A” (Excellent) by A.M. Best.

OUR PRODUCTS

Farmers & Ranchers

Commercial Farm Auto

Farm Administration Certificate

Equine Liability

Equine Mortality & Major Medical

American Reliable
Insurance Company®
Agribusiness and Equine Mortality



FARM & RANCH

Insurance for dwellings, contents, outbuildings, scheduled farm, personal property, blanket farm personal property, multiple deductible options, and liability limits up to \$1 million.

Available Coverages:

- Extended Replacement Cost on dwellings is available
- Newly constructed farm buildings up to 60 days/\$100,000 (excludes loss by theft)
- Enhancement endorsements
- Newly acquired machinery up to 30 days/\$100,000
- Discounts on structures up to 10 years of age
- Loss free discounts
- Pollutant clean up and removal up to \$100,000
- Limited pollution liability up to \$100,000
- Cab glass on mobile machinery
- Farm CGL or Farm Liability
- Excess or Umbrella policies available



EQUINE LIABILITY

Provides protection for commercial stable activities, including, but not limited to boarding, breeding, clinics, private lessons, riding academies, riding club events (sales and shows), and therapeutic riding operations (certification required).

- General liability
- Care, custody or control
- Boarding, training, riding instruction, clinics, horse sales
- Riding clubs
- Therapeutic riding operations



COMMERCIAL FARM AUTO

This flexible, combined single limit policy provides coverage for vehicle repairs, bodily injury for multiple individuals, and heavy property damage resulting from a covered loss.

Optional Coverages:

- Lay-up discounts
- Enhancement endorsements
- Specialty type auto classes
- Preferred auto discounts



FARM ADMINISTRATION CERTIFICATE

This master policy provides coverage for:

- The insurable interest for each named landowner with a farm managed by a farm management company; and
- The additional interest of the farm management company servicing the insured farm.

Coverage Options:

- Property with liability
- Liability only

A \$1 million liability limit is included for each certificate holder. New certificates can be added throughout the policy term.



MORTALITY & MAJOR MEDICAL

Insurance for the loss of horse due to theft, or the death of your horse as a result of an accident, injury, or illness/disease, including euthanasia to prevent unmanageable pain/suffering.

Available Coverages:

- Emergency colic surgery expense reimbursement up to \$5,000
- Extension of coverage for covered expenses incurred after the policy expires, for losses reported during the policy period

Optional Coverages:

- Major Medical and Surgical - increases the emergency colic surgery limit up to \$15,000 (deductible applies)
- Surgical Only - for surgical procedures required as a result of an accident, injury, or illness, including qualifying post-operative care. Limits may exceed the colic surgery reimbursement limit.
- Equine Colic coverage
- Equine Accident and Illness coverage
- Worldwide Coverage - Extends coverage outside the continental United States and Canada
- Lessee Coverage - Modifies coverage terms when leasing horses



EXPERIENCED PROFESSIONALS

American Reliable is a growing and an opportunistic specialized agriculture insurance company that provides a broad set of products, innovative technology and better than industry underwriting and claim services to meet our customers' risk needs.

- Staff has an average of 25 years of experience handling Agriculture claims.
- Excellent Customer Service - Customer Service satisfaction on 96% of claims.
- Available 24/7 for reporting claims.
- Can customize service for unique accounts.