



AgriBusiness® Division



The AgriBusiness® Division

The AgriBusiness® Division offers a full line of Property and Casualty products for a wide variety of Ag-Related exposures. We have specialized programs and coverages to help meet the risk management needs of the wide range of agricultural operations.

Our farm products can cover operations that vary from fruit and vegetable farms to livestock operations.

Our equine farm products provide solutions for most exposures presented in the equine community ranging from monoline property and liability, care, custody or control, to umbrella and auto.

For more information regarding specialized coverages, please refer to our inserts.





Products Available

AgriPak® and AgriBusiness® – Property and liability coverages for farms operated by individuals, partnerships, corporations, and limited liability companies

DairyPak® – Innovative insurance coverages designed specifically for today's complex dairy operation

AgriPro® – Industry leading insurance coverage for commercial farm and ranch operations

AgriGuard® (Umbrella Coverage) – Provides broad catastrophic protection for farm, auto and watercraft liability coverage

Auto – Coverage that can cover both commercial and personal autos

Are you covered by the AgriBusiness® Division?

Have you thought about the following coverages or exposures?

- Loss of Income
- Milk Contamination
- Inflation Guard
- Recreational Vehicle
- Additional Insureds
- Towing and Rental Coverage for Personal Autos
- Refrigerated Products

Added Values

Cost Estimator Calculator

Great American's MyBilling System

- Numerous billing options offered to insureds
- Online viewing for agents
- Combined billing for multiple policies

Staffed with experts in farm underwriting, claims, and policyholder services

Multiple state coverage available on a single policy



Product Highlights*

Format – Multiline policy able to include dwelling, personal property, farm property, farm personal property, liability, auto, watercraft, and umbrella in one policy

Wide Range of Deductibles Available – Additional credits provided

Fire Department Service – \$25,000 limit

Debris Removal – 25% of paid loss included in limit of insurance plus 5%

Pollution Clean-up – \$15,000 if covered cause of loss

Custom Farming Liability – \$25,000 in sales included

DairyPak® – Credits available based on acceptable milk scores

Animal Waste Liability – Coverages available per underwriting guidelines

*Included sublimits may be increased with prior approval. See individual coverages.



Coverages

Coverage A – Dwelling

Replacement Cost – Included when insured to 80% or more of replacement cost value

Extended Replacement Coverage – Up to 125% of limit available for a charge (Subject to underwriting requirements)

Coverage B – Appurtenant Private Structures

Limit – 10% of dwelling for detached garages, swimming pools, and many more. (Higher limits available)

Signs & Entrance Gates – \$2,500 (Excess of deductible)

Coverage C – Household Personal Property

Limit – 50% of dwelling (Higher limits available)

Theft or Mysterious Disappearance

- Furs, Jewelry, Precious and Semi-precious Stones and Watches – \$3,000
- Gold ware, Gold-plated ware, Silverware, Silver-plated ware, Platinum ware, Platinum-plated ware and Pewter ware – \$5,000
- Firearms and Related Equipment – \$7,500



Coverage C (continued)

Replacement Cost – Increases Coverage C to 70% of dwelling limit for an additional charge

Refrigerated Products – \$1,000 for refrigerated household contents (No deductible applies)

Coverage D – Loss of Use/Rental Value

Limit – 20% of dwelling

Coverage E & F – Farm Personal Property

Borrowed Farm Machinery – \$50,000 for up to 30 days

Replacement Machinery and Equipment (Newly Purchased or Leased) – \$75,000 for up to 30 days

Additional Machinery and Equipment (Newly Purchased, Leased or Rented) – \$125,000 for up to 30 days

Personal Property of Others – \$2,500

Replacement Cost – Available for office contents and tack

Transportation – \$5,000 included

Farm Records – \$2,000 for restoration (No deductible)

Extra Expense – \$3,000 included (No deductible)

Livestock – Up to \$5,000 per animal available (Other than animals individually described and specifically covered)

Miscellaneous Equipment – \$5,000 for one occurrence

Electronic Data Processing – \$5,000 (\$250 deductible applies)

Hay – \$25,000 for any one stack in the open

Cab Glass – Included in Special Causes of Loss form

Peak Season – Available for seasonal fluctuations



Included sublimits may be increased with prior approval.

Coverage G – Other Farm Structures

Replacement Cost – Applies when insured to 80% of Replacement Cost. If not insured to 80%, Actual Cash Value applies

New Construction – Automatic \$125,000 coverage for 60 days

Loss of Income – Available for covered perils

Signs & Entrance Gates – \$1,000 (Excess of deductible)

Private Power and Light Poles – \$1,500 (Excess of deductible)



We insure many types of farm structures such as **Milking Parlors, Grain Bins, Equipment Sheds, Packing Facilities, Stables and other Ag-Related structures.**

Farm and Personal Liability

Limits

- Occurrence – \$100,000 – \$1,000,000
- General Aggregate – \$200,000 – \$2,000,000
- Aggregate Products/Completed Operations – \$200,000 – \$2,000,000
- Personal/Advertising Injury – \$100,000 – \$1,000,000
- Medical – 1% of occurrence limit
- Fire Damage – \$100,000

Newly Acquired or Leased Premises

- Automatically covered during policy term
- Must be added at renewal to be covered

Broad Form Contractual – Included

Custom Farming – Included with receipts less than \$25,000

Personal Injury – False arrest, slander, wrongful entry and eviction covered

Advertising – Included

Incidental Business Pursuits – Available subject to underwriting guidelines for charge



Nuisance Claims can be a concern for many farms today; ask us about Animal Waste Liability Coverage.

AgriGuard® (Umbrella)

\$1,000,000 – \$10,000,000 – Offered within AgriBusiness® Division

Higher Limits – Available upon request

Underlying Policy Requirements – \$1,000,000 limits with an A.M. Best “A” rated company*.

Auto

Ability to **combine personal and commercial** vehicles on one policy

Lay-up credit available on package auto accounts



Writing an entire package for a client helps in retaining their business.

*The Great American Pooled Insurance Companies are rated “A” (Excellent) by A. M. Best as of March 29, 2012.

Equipment Breakdown Coverage

Ability to add coverage to new or existing policies

Limited coverage for dwellings

Sub-Limits

- Expediting Expenses – \$25,000
- Spoilage – \$25,000
- Data Restoration – \$25,000
- Hazardous Substances – \$25,000

Identity Theft Recovery

Case Management Service and Expense Reimbursement – \$15,000

Ability to add coverage when Personal Liability is provided



Regardless of size, most farms have insurable equipment breakdown exposures. Ask your Underwriter what exposures would be covered for Equipment Breakdown.

Our Story Continues

Great American Insurance Company has been insuring farm and ranch operations for over 100 years. We specialize in providing coverage for full-time operating farms and ranches and agricultural operations on a nationwide basis. We operate through independent agents who specialize in the rural market and have been selected for their underwriting and marketing expertise in supporting the rural customer. Great American Insurance Company has been rated A (Excellent) by A.M. Best for over 100 Years (as of March 29, 2012), and is recognized as one of the country's most stable and reputable insurance companies.

Let Great American's AgriBusiness® Division handle your farm insurance needs today.



Great American Insurance Group Tower
Cincinnati, Ohio

Care, Custody, or Control

Equine Care, Custody or Control insurance is an essential coverage for all horse operations which involve non-owned horses, including boarding, breeding and training. Standard General Liability insurance excludes coverage for personal property (horses for example) in your Care, Custody or Control. This coverage fills this void by protecting you from liability for damage to non-owned horses in your Care, Custody or Control. This coverage does not apply to horses that you own or lease. Mortality Insurance is designed for these needs.

Your policy will cover up to the chosen limits for the injury, theft or death of the horses in your Care, Custody or Control. Policy limits are available up to \$2,500,000 per horse and \$5,000,000 maximum loss per policy year.

Defense costs for lawsuits are also included in this coverage including the cost of bail bonds, interest on judgments against you and expenses you incur at our request to assist in defense, including loss of earnings, up to \$100 per day.



Riding Clubs

Riding clubs and their varied functions pose unique liability exposures, which need specially designed coverage. Great American's Riding Club Liability Program can be custom tailored to cover such exposures as premises liability for meetings and fund-raisers, trail rides, boarding, clinics and public events (i.e. shows and parades). The policy can be written annually or on a short-term basis for one-time events.

Coverage protects the club and its members for bodily injury and property damage resulting from club activities. Liability limits are available up to \$1,000,000.



Race Horse Owners

Many people own race horses as an investment or simply as an enjoyable hobby. The forms of ownership are many – including, but not limited to individuals, partnerships, corporations, etc. These owners face unique liability exposures for injury or damages resulting from the ownership of these horses. As a business exposure, this liability is normally excluded under any personal homeowner insurance the owner(s) may have.

Great American has recognized this need and responded by providing a Race Horse Owners Insurance Policy (RHO) for racing stock owners. The RHO is for racing stock owners that are not directly involved in breeding, training or racing, but instead work with independent contractors. Certificates of insurance should always be obtained from these independent contractors.

Coverage protects race horse owners from liability, up to \$1,000,000, for bodily injury or property damaged as a result of horse racing activities.



Individual Horse Owners

Horse Owners are faced with unique liability exposures that may not be adequately covered under normal personal liability policies such as a homeowner policy. Great American Insurance Company has specifically designed an insurance policy to cover the horse owner's legal liability for both bodily injury and property damage to others resulting from horse ownership. Individual owners of personal or show horses who do not derive income nor are involved commercially are eligible.

Liability coverage, including defense costs, is available with limits up to \$1,000,000. Prices begin at only \$40 per horse, subject to minimum premiums.

Coverage protects you from liability for bodily injury and property damage arising from your horse ownership, plus costs to defend you. This includes the cost of bail bonds, pre-judgment interest and expenses you incur in assisting us in your defense, including up to \$100 per day loss of income.



AgriPro®

Some farms need a little extra commercial care for their insurance needs. AgriPro® is the industry leading insurance coverage for commercial farm and ranch operations. It provides you with the standard commercial coverages that are needed for commercially geared farms. Coverages such as Accounts Receivable, Tank Leakage, Business Income, and any other commercial based forms can be added to tailor a policy that meets your farm needs.

Some of the policy limits include:

- Debris Removal – \$50,000
- Business Income – \$25,000
- Accounts Receivable – \$25,000
- Newly Acquired/Constructed Buildings, BPP, and Stock – \$250,000
- Seasonal Increase (BPP or Stock Limit) – 10%
- Pollutant Clean Up and Removal – \$10,000





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Great American Insurance Group, 301 E. Fourth Street, Cincinnati, OH 45202. Coverage description is summarized. Refer to the actual policy for a full description of applicable terms, conditions, limits and exclusions. Policies are underwritten by Great American Insurance Company, Great American Insurance Company of New York, Great American Alliance Insurance Company, and Great American Assurance Company, which are authorized insurers in 50 states and the District of Columbia. The following registered service marks are owned by Great American Insurance Company: the Great American Insurance Group eagle logo and the word marks Great American®, Great American Insurance Group® and AgriBusiness®. © Great American Insurance Company. All rights reserved.

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