

## Personal Umbrella for Farm/Ranch Owners — Personal Lines

This product targets family owned and operated farms, as well as farms leased to others.



### The HIT ZONE – *Our highest hit ratio*

- 🎯 Farm revenues up to \$1,000,000
- 🎯 Farm locations leased to others
- 🎯 Underlying coverage on a farmowners or equivalent personal lines coverage form
- 🎯 Farms with up to 2,000 acres and 250 grazing livestock

ELIGIBLE RISKS – Includes all of the above characteristics including:

- ▶ Trusts, estates, LLC, family or limited partnerships as named insured
- ▶ Risks in the name of a trust, estate, LLC or LP

### PRODUCT ADVANTAGES

- ▶ True umbrella coverage
- ▶ Automatically includes personal injury protection when covered by underlying insurance
- ▶ Coverage for farm vehicles
- ▶ A.M. Best rated A++ carrier
- ▶ Worldwide coverage
- ▶ Broad definition of bodily injury
- ▶ UM/UIM coverage available in all states
- ▶ Motor vehicle reports can be ordered by carrier



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## INELIGIBLE RISKS

- ▶ Risks in the name of a corporation
- ▶ Individuals with a primary residence in AK, LA, WV or outside the United States
- ▶ Underlying form coverage written on a commercial liability form
- ▶ Watercraft in excess of 75ft or watercraft capable of speeds in excess of 50mph
- ▶ Farms with processing or slaughtering exposures
- ▶ Farms with equine exposures

## MINIMUM ATTACHMENT POINTS

- ▶ \$500,000 combined single limit (CSL) for farmowners and personal liability exposures
- ▶ \$500/500/100 or 500,000 CSL for auto exposures
- ▶ \$250,000/500,000/100,000 or \$300,000 CSL for all other exposures

## AVAILABLE LIMITS

- ▶ Coverage A limits up to \$10,000,000 for preferred applicants
- ▶ Coverage A limits up to \$5,000,000 for standard applicants and risks in Florida
- ▶ Coverage A limits up to \$1,000,000 in AL, IN, MS, NH and VT
- ▶ Coverage B excess UM / UIM limits up to \$1,000,000 (\$25,000 included at no charge)
- ▶ Coverage B excess UM/UIM limits up to \$300,000 in WI

## SUBMISSION REQUIREMENTS

- ▶ Our PCL Application, an ACORD Personal Umbrella Application or other company Personal Umbrella Application containing at least the same information as in our application is mandatory
- ▶ Our Farm Personal Catastrophe Excess Supplemental Application
- ▶ Our trust, estate, LLC or partnership supplemental questionnaire
- ▶ Review of motor vehicle records is required at binding for all operators in the household