

Personal Umbrella for Farm/Ranch Owners - Personal Lines

Our Personal Umbrella Product is specifically tailored to meet the unique needs of farm and ranch owners. Our product includes broad coverage, high limits of liability and has the security of an A.M. Best rated A++ carrier.

PRODUCT FEATURES:

- ▶ Broad Bodily Injury definition includes coverage for required care, loss of service, mental injury & humiliation
- ▶ Coverage for farm vehicles
- ▶ Coverage for negligent entrustment
- ▶ Coverage for volunteer activities
- ▶ Coverage for non-owned watercraft and recreational Vehicles at first dollar
- ▶ True umbrella coverage form over personal and farm exposures

PRODUCT ELIGIBILITY:

- ▶ Farm revenues up to \$1,000,000
- ▶ Farm locations leased to others
- ▶ Underlying coverage on a farmowners or equivalent personal lines coverage form
- ▶ Farm locations with up to 2,000 acres
- ▶ Drivers with poor driving records are eligible
- ▶ Operators under 23 and over 69 are eligible

ADDITIONAL ADVANTAGES:

- ▶ Risks in the name of a trust, estate, LLC or LP are eligible
- ▶ Limits of liability up to \$10,000,000
- ▶ \$5,000,000 available for all risks in Florida and \$1,000,000 available for all risks in AL, MS, IN, NH and VT
- ▶ \$25,000 of Excess UM/UIM included at no charge. Additional limits up to \$1,000,000 available in most states. Excess UM/UIM limits up to \$300,000 in WI
- ▶ A.M. Best rated A++ carrier

