

Special Farmowners Protector

Your farm. Your way of life.



Let us help you achieve your goals

- We have a rich heritage as a farm insurance company, faithfully paying policyholders' claims since 1900.
- We offer outstanding products and coverages for your farm operation, including property and liability protection, umbrella, auto, and workers' compensation.
- If you suffer a loss, we'll be there for you. We treat you like a person, not a claim number.
- Our claims representatives are on call, providing you with exceptional service.
- Only a select group of independent agents, dedicated to serving commercial, farm, and personal insurance policyholders, represent SECURA.
- "A" (Excellent) A.M. Best rating reflects our excellent ability to meet obligations to policyholders.
- Farm insurance products available in Illinois, Indiana, Iowa, Michigan, Minnesota, North Dakota, and Wisconsin.

SECURA

for your farm insurance

You've established your goals. Let us help you live your dreams by protecting what matters most to you. With more than 100 years of experience, we're not just another farm insurance company. We offer protection for today's farm operations.

We're dedicated to providing you with exceptional service, great value, and outstanding coverage. Our foresight, financial strength, and diverse knowledge will help your dreams become reality.

Farmowners Protector Policy

Keep your focus on running your farm — we've got you covered. Our Farmowners Protector Policy offers coverages designed to meet the property and liability needs of today's farming operations. Plus, choose from additional protection and increased limit options to protect your farm even further.

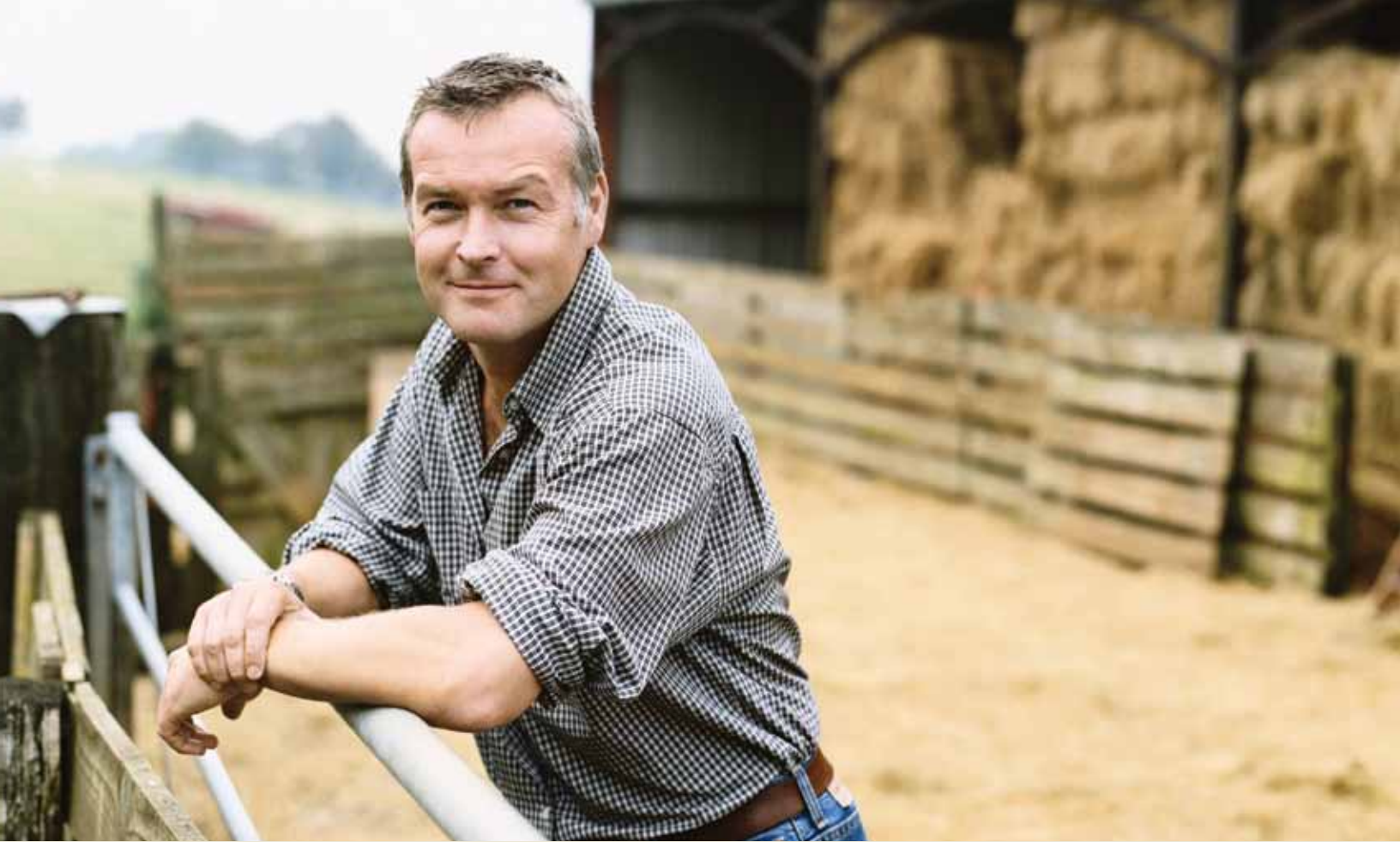
Property Protection

Dwelling

We'll be there to pay the cost to repair or replace your house through your choice of three coverages:

Basic – Protects against damage from fire, lightning, hail, tornado, or other causes.

Broad – Includes our Basic coverage, and adds more protection from causes such as falling objects, freezing, and electrical damage.



Special Perils – Includes everything covered by our Basic and Broad coverages, and protects against other direct losses as outlined in your policy.

Household Personal Property

There's no need to worry about your personal belongings — we automatically protect you regardless of where your property is located. Our Tenants coverage also guarantees your household goods are shielded from losses. Basic, Broad, and Special Perils coverages are available.

Loss of Use

The loss of a home comes with financial uncertainty and anxiety. We're here to help alleviate those fears. We'll pay for any necessary increases in living expenses if your home becomes uninhabitable. For example, we'll pay for the cost of temporary housing if you are required to move into a motel or apartment while your home is being repaired.

Farm Barns, Buildings, and Structures

We make it easy to get the security you need with our Farmowners Protector Policy. Our package safeguards most buildings, including your barn complexes, shops, and grain systems. We automatically cover:

- New construction and structural alterations (\$25,000 limit).
- Private power and light poles (\$1,500 limit with an optional increase).

Farm Personal Property

Rest assured, we'll do our best to keep your farm operation up and running should a disaster occur. We offer blanket coverage for most necessary livestock, machinery, supplies, and tools. Limited coverage is also available for:

- Loss by fire to many unharvested crops and hay, straw, and fodder (up to 10 percent of blanket amount).
- Borrowed or rented farm machinery (up to \$25,000; optional higher limits available).

- Portable buildings (up to \$500 per building).

Itemized coverage is also available.

Additional Property Coverages

Choose our property coverage for comprehensive protection and receive the following:

- Debris Removal.
- Pollutant Cleanup and Removal at Covered Premises (\$10,000 limit).
- Repairs to Further Protect Damaged Property.
- Fire Department Service Charge (\$1,000 limit, with optional increased limits).
- Property Removed From a Premise Endangered by Peril Insured Against.
- Inflation Protection.
- Identity Fraud Expense and Restoration Coverage for policies insuring owner-occupied dwellings and policies with Tenants Form coverage.

Liability Protection

Farmers' Personal Liability

You'll worry less with our Farmers' Personal Liability. We'll protect you if you are found to be legally liable for bodily injury or property damage. We also guard against certain types of pollution losses occurring on or off your farm.

Medical Payments

Injuries to visitors and guests are troubling enough without disputes over who pays the medical bills. We'll help reduce your concerns by paying these bills, even if you're not legally liable.

Optional Coverages

Success sometimes comes from paying attention to the details. Let us offer that same philosophy for your insurance. Below are some optional coverages to consider to extend your protection.

Agri-Protector Plus

Want more from your farm insurance? Agri-Protector Plus delivers. We protect you and your farm operation even further by increasing special limits and adding more coverage. Agri-Protector Plus includes:

- Increased special limits on household personal property.
- Extended coverage for household personal property while away from premises.
- Increased limit for Tree Removal coverage.
- Landlord's Furnishings coverage.
- Increased limit for Water Backup of Sewers or Drains.

- Additional coverage for Pollutant Clean Up and Removal.
- Replacement coverage on harvested fruit and select farm products.

Earnings and Extra Expense

Freedom from the stress caused by a damaged or destroyed building is within your reach. If this does occur, we'll help you get back on track quickly. Plus, we'll automatically pay any extra expenses or lost income for covered losses on insured buildings.

Equipment Breakdown

With the growing electronic and mechanical farm environment, protection for your property is more important than ever. With this coverage, you're protected from property damage caused by equipment breakdown.

Agricultural Machinery and Equipment Damage to Farm Barns, Buildings, and Structures

Accidents can happen at any time. When they do, know that we're ready to help. Add this and you'll be protected if your farm barns, buildings, or structures are damaged by agricultural vehicles and equipment operated by an insured or employee.

Livestock Suffocation

You rely on the ventilating equipment in your confinement buildings. If it does break down, count on us to cover the cost of livestock lost due to suffocation resulting from electrical and mechanical failures.

Farm Personal Property Replacement Cost – Partial Loss

Know that you're fully protected. We cover the full cost of repairs, without deduction for depreciation, when you have a partial loss to your farm personal property.

Talk to your agent about details and other available optional coverages.

Coverages may not be available in all states. Coverages described are subject to all the terms and conditions of the policy, including deductibles, exclusions, and limits of liability. Not all agents are authorized to sell all types of insurance. Please read the policy carefully.