



## *Cash Crop Coverage*

### *Farm Building Coverage*

Barns and Outbuildings includes farm barns, implement sheds, workshops, storage buildings, produce buildings, silos and grain bins that you own which are designed and built for the storage or housing of produce and/or livestock, agricultural equipment and refrigeration units.

### *Hydro Poles and Transmission Lines*

Includes all poles, cross beams, insulators and permanently installed outside electric wiring which you own, are located on your property and powers an insured building.

### *Debris Removal*

Includes the cost of cleaning and removal of debris from property insured, as a result of an insured peril.

### *Coverages Provided*

We offer both Named Perils and Comprehensive coverage. Contact your broker for the coverage that best suits your insurance needs.

### *Optional Coverages*

- Pick your own operations
- Roadside stands
- Market stalls

### *Newly Acquired Equipment*

Equipment can be automatically insured provided you tell us within 30 days of acquisition.

### *Blanket Farm Equipment*

You can insure your farm equipment on a blanket basis. Coverage is extended to apply to farm equipment that has been acquired subsequently to the effective date and during the term of the policy.



### *Farm Produce*

Farm produce is insured on a Broad Form basis.

Farm produce includes commercial feeds, commercial fertilizers, insecticides and herbicides for crop use, milk and eggs and anything that is an agricultural product of the soil. Exclusions to this are tobacco, flax, lumber and unharvested crops.

Farm produce shall also include medications kept for the maintenance of livestock.

### *Produce Drying*

Coverage is available for farm produce while in a grain dryer.



Note: Only brief descriptions of coverages are presented on this page. Complete details of coverages, exclusions and qualifications are stated in the respective policies, and take precedence. All coverages may not be available in all locations.

*"Your peace of mind ... is our bottom line."*