



Hog Coverage

Farm Building Coverage

Barns and Outbuildings includes farm barns, implement sheds, port-a-huts, bio shelters, storage buildings, generator 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, feeding, watering and ventilation equipment.

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.

Livestock Coverage

We can insure your hogs on a Named Perils basis. Some of these named perils are:

- Fire
- Theft
- Earthquake

- Flood
- Windstorm or Hail
- Collision, derailment or overturn of transporting land vehicle
- Huddling, piling, stampeding, smothering, freezing or change in temperature, resulting from a specific peril causing damage to the barn confining the livestock.

Optional Coverages

Broad Form Consequential Loss

Meaning an interruption in the operation of the heating or ventilation systems of the building which confines the livestock caused by a sudden and accidental:

- Interruption of electrical power or fuel supply to the above systems caused by an insured peril.
- Electrical or mechanical breakdown of the above systems caused by an insured peril.

Newly Acquired Livestock

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

Blanket Livestock Coverage

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



Veterinarian Expenses

Postmortem examination determining cause of death is covered.

Feed and Produce Coverage

We can insure your feed and produce on a Broad Form basis, including refrigerated produce.

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

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.