# FARM LIABILITY (FL)

#### **BODILY INJURY & PROPERTY DAMAGE LIMITS:**

Per Occurrence Limit	*Aggregate Limit		
\$100,000	\$100,000		
\$200,000	\$200,000		
\$300,000	\$300,000		
\$500,000	\$500,000		
\$1,000,000	\$1,000,000		

<sup>\*</sup> Aggregate Limit: The maximum Priority One will pay out in claims during the policy period.

#### **ELIGIBILITY GUIDELINES\*:**

Property Total	Eligible Liability Limits				
Insurance in Force	\$100,000	\$200,000	\$300,000	\$500,000	\$1,000,000
\$1 - \$50,000	1				
\$50,001 - \$150,000	1	✓	<b>√</b>		
\$150,001 - \$250,000	1	✓	✓	<b>√</b>	
\$250,001+	1	✓	✓	1	1

<sup>\*</sup> If an exception is needed to the eligible limits, agent must contact a Liability policy underwriter prior to binding coverage and provide the reason higher limits are being requested. If approval is given, agent must make a note in the Remarks section of the application stating reason for higher limits and who approved the request. Pictures of the property may also be requested prior to approval.

#### **MEDICAL PAYMENT LIMITS:**

\$1,000

#### CHEMICAL DRIFT LIABILITY:

\$50,000

#### **DAMAGE TO PROPERTY OF OTHERS:**

\$500

#### **POLICY TERM:**

One (1) Year

## Minimum Premium \$150

**DESCRIPTION – Farms no more than 160 acres** 

The rate is based upon the acreage of all owned, leased and rented farm premises of the insured.

**CODE #1905** 

	OCCURRENCE LIMIT	AGGREGATE LIMIT	PERSONAL ADVERTISING	FIRE DAMAGE LIMIT	MEDICAL PAYMENTS	PREMIUM PER YEAR
<b>&gt;</b>	\$100,000	\$100,000	\$25,000	\$50,000	\$1,000	\$85.00
	\$200,000	\$200,000	\$25,000	\$50,000	\$1,000	\$100.00
	\$300,000	\$300,000	\$25,000	\$50,000	\$1,000	\$115.00
	\$500,000	\$500,000	\$25,000	\$50,000	\$1,000	\$130.00
	\$1,000,000	\$1,000,000	\$25,000	\$50,000	\$1,000	\$180.00

DESCRIPTION - Farms with 161 to 500 acres.

The rate is based upon the acreage of all owned, leased and rented farm premises of the insured.

Code #1906

OCCURRENCE LIMIT	AGGREGATE LIMIT	PERSONAL ADVERTISING	FIRE DAMAGE LIMIT	MEDICAL PAYMENTS	PREMIUM PER YEAR
\$100,000	\$100,000	\$25,000	\$50,000	\$1,000	\$120.0
\$200,000	\$200,000	\$25,000	\$50,000	\$1,000	\$140.0
\$300,000	\$300,000	\$25,000	\$50,000	\$1,000	\$160.0
\$500,000	\$500,000	\$25,000	\$50,000	\$1,000	\$175.0
\$1,000,000	\$1,000,000	\$25,000	\$50,000	\$1,000	\$250.0

### DESCRIPTION - Farms with over 500 acres

The rate is based upon the acreage of all owned, leased and rented farm premises of the insured.

**CODE #1907** 

						CODE HIJOI
	OCCURRENCE LIMIT	AGGREGATE LIMIT	PERSONAL ADVERTISING	FIRE DAMAGE LIMIT	MEDICAL PAYMENTS	PREMIUM PER YEAR
	\$100,000	\$100,000	\$25,000	\$50,000	\$1,000	\$185.00
	\$200,000	\$200,000	\$25,000	\$50,000	\$1,000	\$205.00
	\$300,000	\$300,000	\$25,000	\$50,000	\$1,000	\$235.00
	\$500,000	\$500,000	\$25,000	\$50,000	\$1,000	\$275.00
	\$1,000,000	\$1,000,000	\$25,000	\$50,000	\$1,000	\$365.00

DESCRIPTION – Additional farm premises maintained by the insured, spouse or resident of the insured household, if additional acreage is located in another county and not within five (5) miles of the initial farm.

CODE #1418

	A					CODE #1410
	OCCURRENCE LIMIT	AGGREGATE LIMIT	PERSONAL ADVERTISING	FIRE DAMAGE LIMIT	MEDICAL PAYMENTS	PREMIUM PER YEAR
*	#100 000	4100 000	φα#. 000	<b>↑</b>	<b>#</b> # 000	<b>\$20.00</b>
	\$100,000	\$100,000	\$25,000	\$50,000	\$1,000	\$30.00
	\$200,000	\$200,000	\$25,000	\$50,000	\$1,000	\$35.00
	\$300,000	\$300,000	\$25,000	\$50,000	\$1,000	\$40.00
	\$500,000	\$500,000	\$25,000	\$50,000	\$1,000	\$45.00
	\$1,000,000	\$1,000,000	\$25,000	\$50,000	\$1,000	\$55.00