



FARM AND RANCH

Customized coverage solutions for hobby and gentlemen farms do not need to be complicated. Let MUSIC provide a complete solution for your hobby and gentlemen farm needs.

MUSIC offers various coverage options providing Farm Liability, Commercial General Liability (CGL) and Farm Property to fit your clients' needs.

A typical farm policy contemplates the premises liability of the farm as well as bulk or wholesale sales of the products produced on the farm and/or ranch. It does not contemplate retail or other commercial enterprises. These additional exposures are contemplated by the CGL policy.

MUSIC offers five (5) farm coverage options to meet your clients' needs.

Coverage Options	Typical Risk Examples
Option #1	
CGL* with Basic Farm Liability (CG 00 01 & FL 04 11)	<ul style="list-style-type: none"> ◆ Row crop farmers with tenant-occupied dwelling ◆ Tenant farmer ◆ Landowner with farming or leasing to others
Option #2 (Add Farm Property to create Option #4)	
Farm Liability Coverages H – J (FL 00 20)	<ul style="list-style-type: none"> ◆ Row crop farmer selling wholesale ◆ Farm with livestock sold wholesale ◆ Sheep farm with wool sold wholesale
Option #3 (Add Farm Property to create Option #5)	
Farm Liability Coverages H – J with CGL* (FL 00 20 & CG 00 01)	<ul style="list-style-type: none"> ◆ Farm selling their products at local farmers markets ◆ Beekeeper selling honey and lotion to retail clients ◆ Alpaca farm with wool sold at farmers markets and to individuals ◆ Any type of farm that acts as an event venue; weddings, reunions, seasonal events, etc.

* "Commercial exposures" include but are not limited to retail sales of farm/ranch products (cannot be the main source of income), tenant-occupied dwellings or buildings, land leased to others for the purpose of farm/ranch land.

OPTIONAL FARM AND RANCH COVERAGE HIGHLIGHTS:

- ◆ Limited pollution for agriculture burning - sublimit \$25,000 with options to increase up to \$100,000
- ◆ Chemical Drift Liability Coverage – sublimit \$25,000
- ◆ Farm Personal Liability when a CGL with Basic Farm Liability is offered;
- ◆ Increased limits of liability available for Farm Liability & CGL
- ◆ All-terrain vehicle coverage
- ◆ Animal rides for profit and charity
- ◆ Livestock collision
- ◆ Peak season
- ◆ Spoilage

TYPICAL FARM AND RANCH RISKS WE CONSIDER BUT ARE NOT LIMITED TO:

Wholesale and retail sales including but not limited to:

◆ Field/row crops	◆ Vegetables	◆ Fruits and Nuts	◆ Livestock
◆ Cattle	◆ Alpaca	◆ Goats	◆ Sheep
◆ Dairy - butter, milk & yogurt	◆ Eggs	◆ Nursery stock	◆ Hay/Straw
◆ Honey & honey products			

- ◆ U-pick, farm stands, and farmers markets
- ◆ Vineyards and orchards
- ◆ Chickens, swine and pleasure horses
- ◆ Custom farming, fruit/vegetable harvest contractors, farm machinery operations by contractors
- ◆ LRO farms with or without tenant-occupied dwellings or owner-occupied dwellings
- ◆ Tenant farmers
- ◆ Farms with school tours and petting zoos (farm type animals only)
- ◆ Farms with hunting exposures and guides & outfitters
- ◆ Farms with special events and seasonal events (weddings/parties, hay rides, pumpkin patches, haunted houses, corn mazes, amusement devices, Christmas tree lots, etc.)

**Don't spend time searching for a needle in a hay stack.
Let MUSIC be your comprehensive Farm and Ranch coverage solution today!**



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