



Chubb Agribusiness  
Equine Coverage created  
specifically for you

CHUBB®

Farm and Ranch

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# Customized Coverage

Chubb Agribusiness represents rural America and is focused on property and casualty offerings that provide farm and ranch property risk coverages and large commercial agricultural coverages for manufacturers, processors and distributors.

Chubb Agribusiness provides protection against basic, broad and special perils for a wide variety of farm risks including: dwellings, machinery and other equipment, farm buildings and recreational vehicles.

## Customized Coverage

Initially, we offer three levels of coverage: Standard, Select and Select Plus. From there, each insured can further customize his/her plan through a variety of coverages including:

1. Liability Limits and Coverage
2. Pollutant Cleanup and Removal
3. Extended Replacement Cost
4. Farm Extra Expense
5. Replacement Cost - Contents
6. Livestock Care, Custody, Control
7. Equine Endorsement (available in three levels of coverage, see our Equine Brochure MKTG 1204 for more details)
8. Dairymen's Endorsement

### **Types of Farms Covered**

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1. Equine Operations
2. Dairy Farms
3. Grain and Other Field Crop Farms
4. Cattle Operations
5. Small to Mid-Sized Hog Confinements
6. Hay Operations
7. Vegetable, Fruit and Nut Operations
8. Other Livestock Operations

### **Property Coverage Forms**

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#### **Coverage A - Dwelling**

1. Dwellings and attached structures
2. Trees, shrubs, plants and lawns within 500 ft. of a covered dwelling
3. Materials on the insured location intended for use in building, altering or repairing a covered dwelling
4. Extended replacement cost on covered dwelling, available by endorsement
5. Sump pump overflow available by endorsement

#### **Coverage B - Other Private Structures Appurtenant to Dwellings**

1. Unattached structures appurtenant to the dwelling not used for farming purposes
2. 10% of the limit of insurance shown for Coverage A - no distance limitation; 20% if the Select Plus coverage is selected
3. Outdoor radio and TV antennas/satellite dishes attached to dwelling with a \$1,500 limit - limit may be increased

## Customized Coverage

### **Coverage C - Household Personal Property**

1. Covered anywhere in the world
2. Special limitations apply - limit may be increased

### **Coverage D - Loss of Use**

1. Coverage for necessary increase in living expenses if a covered cause of loss renders your home uninhabitable
2. Fair rental value if a covered cause of loss renders a covered rental dwelling uninhabitable
3. Loss and expense due to emergency prohibition against occupancy

### **Coverage E - Scheduled Farm Personal Property**

This coverage allows you to choose those items you want specifically insured. A specific amount of insurance and selected coverage form is assigned to each item to be insured.

1. Additional machinery, vehicles and equipment newly purchased are automatically covered up to \$100,000 for 30 days
2. Replacement machinery, vehicles and equipment newly purchased are automatically covered up to \$50,000 for 30 days

3. Coverage for additional acquired livestock during policy term - limitations apply
4. Property in the custody of common or contract carrier is covered for \$2,000 - limit may be increased
5. Livestock and specifically insured farm machinery (and equipment) covered on or away from the farm premises
6. Hay, straw and fodder in stacks with a 100' clear space on insured location.
7. Foreign object intake endorsement available

### **Coverage F - Unscheduled (Blanket) Farm Personal Property**

1. This coverage allows you to insure, on a blanket basis, a total value taken from a detailed inventory of your farm personal property. A coinsurance clause applies and the amount of insurance must be no less than 80% of the total inventory
2. Farm personal property covered at or away from insured location

3. Livestock limit: \$1,000 for any horse, mule or head of cattle under one year of age at time of loss
4. \$2,000 for any head of livestock not included in the above
5. Farm products in the open are covered for 10% of the farm personal property limit shown in the declarations for fire, lightning, windstorm, hail and vandalism
6. Grain in piles, shocks, stacks and swaths
7. Fire and lightning coverage only for unharvested barley, corn, oats, rye, wheat and other grains, flax, soybeans and sunflowers
8. Combines, cotton pickers, irrigation equipment, ATVs and hay must be listed separately and covered under Coverage E

## Customized Coverage

### Coverage G - Barns, Outbuildings and Other Farm Structures

1. Coverage for farm buildings and structures other than dwellings
2. Newly constructed farm buildings are automatically covered for \$100,000 for 60 days from first date of delivery
3. Private power and light poles covered automatically up to \$1,000 Basic, \$1,500 Select and \$2,000 Select Plus

Some E, F & G coverages can be increased by adding Farm Property Sentinel Endorsement - AP 0416 1216

### Additional Coverages

1. Farm extra expense - \$1,000 included - higher limits available
2. Pollutant cleanup and removal for \$10,000 by a covered cause of loss - may be increased to \$100,000
3. Disruption of farming operations
4. Identity theft
5. Equipment breakdown

### Additional Liability, Excess and Auto Coverages

#### Coverages H, I & J - Liability Coverages

1. This policy can be tailored to provide the protection you need resulting from injury or property damage covered by this policy.

#### Coverage H

1. Farm Comprehensive Personal Liability (FCPL) or Commercial General Liability (CGL)
2. Premises/Operations Liability
3. Products Liability
4. Fire Legal Liability for \$100,000
5. Care, Custody and Control
6. Chemical Drift for \$25,000 - limit may be increased to \$500,000
7. Custom Farming Receipts - \$10,000 included - limit may be increased

#### Coverage I

1. Personal and Advertising Injury

#### Coverage J

1. Medical Payment for \$5,000

### Automobile - Farm Commercial and Private Passenger Vehicles

1. Liability
2. Physical damage
3. UM/UIM
4. Medical payments
5. Non-owned and hired
6. Drive other car
7. No-fault (where applicable)
8. Lay up credit for farm trucks

### Recreational Vehicles

1. Watercraft
2. Snowmobiles
3. Golf carts
4. ATV/UTV

### Excess Liability

Chubb Excess Liability provides you added peace of mind and stability, knowing you are backed by one of the world's leading and strongest insurance companies out there today, with the ability to purchase additional Excess Limits, ranging from \$1 million to \$5 Million in Excess limits.

# Perils

## Basic Perils

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1. Fire or Lightning
2. Windstorm or Hail
3. Explosion
4. Riot or Civil Commotion
5. Aircraft
6. Vehicles
7. Smoke
8. Vandalism
9. Theft
10. Sinkhole Collapse
11. Volcanic Action
12. Collision (E and F only)
13. Earthquake Loss to Livestock
14. Flood Loss to Livestock

## Broad Perils (Basic Perils plus the following)

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- |  |   |
|--|---|
| 1. Electrocutation of covered livestock                | 7. Falling objects  |
| 2. Attack on covered livestock by dogs or wild animals | 8. Weight of ice, sleet or snow   |
| 3. Accidental shooting of covered livestock            | 9. Sudden and accidental tearing apart  |
| 4. Drowning of covered livestock from external causes  | 10. Accidental discharge or leakage of water or steam   |
| 5. Loading/unloading accidents                         | 11. Freezing  |
| 6. Breackage of glass or safety glazing material       | 12. Sudden and accidental damage from artificially generated electrical current (cov. A-D only) |

## Special Perils

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- |                                |                                       |
|--------------------------------|---------------------------------------|
| 1. Broadest coverage available | 2. Not named perils, named exclusions |
|--------------------------------|---------------------------------------|



# Coverage Comparison

<b>Coverage A-D</b>	<b>Standard</b>	<b>Select</b>	<b>Select Plus*</b>
Coverage B appurtenant Structures	10%	10%	20%
Coverage C Household Personal Property	50%	50%	70%
Coverage C - Household Personal Property Replacement Cost included no charge (FP 04 36)	No	No	Yes
Coverage D Loss of Use	10%	20%	Actual Loss Sustained
Gold/Silver/Platinum	\$200	\$400	\$3,000
Letters of credit & securities	\$1,500	\$2,000	\$5,000
Watercraft (and watercraft trailers)	\$1,500	\$3,000	\$8,000
Trailers (not for watercraft or farming)	\$1,500	\$2,500	\$3,000
Business Personal Property (BPP)	\$2,500	\$3,000	\$10,000
Business Personal Property off premises	\$500	\$1,500	\$2,500
Furs/Jewelry (mysterious disappearance included)	\$2,500	\$3,000	\$5,000/item \$10,000/occ
Silverware/Goldware (mysterious disappearance included)	\$2,500	\$2,500	\$15,000
Firearms (mysterious disappearance included)	\$3,000	\$5,000	\$10,000
Portable electronic equipment	\$1,500	\$1,500	\$3,000
Portable electronic farming equipment - off premises	\$1,500	\$1,500	\$3,000
Rugs	N/A	\$2,500/item \$10,000/occ	\$50,000/item \$100,000/occ
Electronic Data Processing equipment & software	N/A	N/A	\$10,000
Trees/Shrubs/Plants/Lawns	5% Cov A / \$500 per plant (250' distance)	10% Cov A / \$1,000 per plant (500' distance)	10% Cov A / \$3,000 per plant (500' distance)
Household Personal Property off premises	Maximum of \$1,000 or 10% of Coverage C	Maximum of \$2,500 or 10% of Coverage C	30% Cov C
Refrigerated products	\$500	\$1,500	\$2,500
Fallen tree distance	250'	500'	500'
Credit Card & EFT forgery or counterfeit currency	N/A	N/A	\$10,000
Gravemarkers	\$5,000	\$5,000	\$7,500
Lock Replacement	N/A	N/A	\$10,000



## Coverage Comparison

<b>Coverage A-D</b>	<b>Standard</b>	<b>Select</b>	<b>Select Plus*</b>
Service Interruption - Heat, light or power	N/A	N/A	48-168 hours included in cvg D
Extended Replacement Cost	N/A	110%	125%
Vaulted Gold/Securities at a bank	N/A	N/A	\$50,000
Sump overflow and water backup from sewers or drains	Not included but available	\$2,500	\$10,000
Generator installation expense	N/A	N/A	\$2,500
Water leak detection expense	N/A	N/A	\$5,000
Landlord's Furnishings	N/A	\$2,500	\$10,000
Power Utility Expenses - Solar	N/A	N/A	\$10,000
Power Utility Income - Solar	N/A	N/A	\$10,000
Vehicle parts unattached but on premises (e.g. winter wheels/tires)	N/A	\$500	\$3,000
Increased decorative fencing and entrance gates coverage appurtenant to dwelling	N/A	N/A	additional 5% cvg B
Private power and light poles	\$1,000	\$1,500	\$2,000
Witness Expense Reimbursement	N/A	\$600	\$250/day - unlimited
Fire extinguisher recharge	N/A	Unlimited	Unlimited
Accidental death coverage	N/A	N/A	\$2,500
Money and securities	N/A	N/A	\$10,000
Fire Department Service Charge	N/A	\$2,500	\$10,000
Debris Removal	Included**	Included**	25% Cov A (+25% for dwellings)
Pollutant Clean-Up and Removal	N/A	N/A	\$25,000
Ordinance or Law Cov A	Not included but available	Not Included but available	20%

*May not be available in every state.*

*\*Select Plus Owner Occupied Dwellings Only*

*\*\*25% of the loss to covered property, plus 5% of the limit of that covered property Earthquake subject to % of Deductible of Covered Property Amount.*

*The information herein is intended to provide an overview of coverage and does not alter or amend any provision of any policy contract ultimately delivered. Potential customers should examine carefully the policy contract and consult an insurance professional for any questions concerning coverage.*



# Equine Endorsement Coverage Comparison

	<b>Equine Basic Endorsement</b>	<b>Equine Select Endorsement</b>	<b>Equine Touchstone Endorsement</b>
	<b>AP0435 1216</b>	<b>AP0437 1216</b>	<b>AP0442 1216</b>
Tack Equipment - yours or in your ccc - on or off premises	\$2,500	\$5,000/item \$10,000/ occurrence	\$7,500/item \$20,000/ occurrence
Employee's Equine Tack and Related Equipment		\$1,000	\$2,500/\$5,000
Computer Equipment	\$5,000	\$5,000	\$5,000
Cost of Restoring Farm Operations Records		\$1,000	\$10,000
Extra Expense		\$3,000	\$5,000
Replacement Key Coverage		\$5,000	\$10,000
Hay in Buildings	\$1,500	\$2,500	\$5,000
Newly acquired ATVs		\$10,000	\$20,000
Livestock Evacuation Expense	\$1,000	\$2,500	\$10,000
Livestock Recovery Expense	\$500	\$1,000	\$2,500
Non-Owned Livestock Cargo Coverage		\$1,000/animal \$2,000/ occurrence \$4,000 aggregate	\$1,000/animal \$5,000/ occurrence \$10,000 aggregate
Spoilage of Animal Health Products		\$1,500	\$2,500
Emergency Veterinary Service			\$500/ occurrence \$1,000/aggregate
Equine Arena Footings			\$25,000
Cost of Preparing Proof of Loss		\$2,000	\$3,000
Rental Reimbursement Extra Expense for Horse Transportation		\$100/day \$1,000/ occurrence	\$100/day \$1,000/ occurrence
Livestock in Transit	\$1,500	\$5,000	\$20,000
Additional Acquired Livestock			35% of livestock limit in Cov E
Miscellaneous Tools & Equipment in an outbuilding			\$2,500/\$5,000
Private Power and Light Poles	\$1,000	\$2,000	\$2,000
Outdoor Signs Entrance Gates and Mailboxes	\$2,500	\$5,000	\$10,000
Decorative Fences Corrals and Pens	\$2,500	\$5,000	\$10,000
Debris Removal Cvg G			10%
Building Ordinance or Law Cvg G		10%	10%

*May not be available in every state*

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# Additional Products and Services

## Commercial Agriculture

### Chubb Agribusiness

specializes in providing coverage for manufacturers, processors, and distributors of products for the agricultural industry such as:

1. Feed Manufacturing and Dealers
2. Fertilizer Blenders and Dealers
3. Grain Storage
4. Flour Milling
5. Livestock Feed Yards
6. Livestock Auction Barns
7. Fruit and Vegetable Storage and Dealers
8. Cotton Gins

Our Agribusiness Solutions program offers Actual Cash Value or Replacement Cost protection for your buildings, business personal property and your assets. Coverages include:

**Property** - For Buildings, Personal Property, Computers, Mobile Equipment, Stock and Business Income. Our property form also includes many optional coverages such as:

Pollutant Cleanup \$10,000

Newly Acquired Buildings \$250,000

Newly Acquired Mobile Equipment \$100,000

Newly Acquired Computers \$50,000

Accounts Receivable \$5,000

Ordinance or Law-Increased Costs \$10,000

Property in Transit \$10,000

### Equipment Breakdown

#### General Liability

(Premises/Operations and Products Liability)

Minimum occurrence limit \$500,000

Maximum occurrence limit \$1,000,000

Medical Expense limit \$10,000

#### Commercial Auto

Minimum CSL \$500,000

Maximum CSL \$1,000,000

### Workers Compensation

#### Commercial Umbrella -

Minimum underlying limits:  
GL: \$500,000

Auto: \$500,000

WC: \$500,000 / \$500,000 / \$500,000

### Employment Practices Liability Insurance\*

*\*EPLI may not be available in all states*

## Claims Services

Chubb Agribusiness's claims goal is to always provide the most prompt, professional and efficient claim service to each insured.







## Contact Us

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