

Insurance for Farms

You have a passion for your farm. We have a passion for protecting it. Contact your independent agent or broker to learn how Liberty Mutual Insurance can help farms like yours thrive.
Protect your passion.



Why Choose Liberty Mutual Insurance?

We provide a broad range of insurance coverage options for today's farm owners. Our specialized products protect both the business and personal aspects common to your operation. Coverage may be tailored to meet your unique situation — whether a smaller hobby farm or a sprawling agricultural operation.

Standard Coverages

Farm Dwelling, Appurtenant Structures to Dwelling, Household Personal Property, and Loss of Use

- Owner or tenant occupied
- Basic, broad, or special perils on dwelling
- 10 percent of dwelling coverage for appurtenant structures
- Fair rental value for dwelling and appurtenant structures

Special Limits

(Higher limits and specifically scheduled items are available)

- Gold, platinum, or silver — \$200
- Manuscripts or passports — \$1,500
- Watercraft — \$1,500
- Grave markers — \$1,000
- Business property off an insured location — \$2,500
- Loss by theft
 - Furs, jewelry, and watches — \$1,500
 - Silverware — \$2,500
 - Firearms — \$2,500

Additional Coverages

- Debris removal
- Removal of fallen trees from the grounds appurtenant to the residence
- Reasonable repairs
- \$500 — credit card, fund transfer cards, forgery, and counterfeit money

Liability Coverages

- Bodily injury and property damage
- Premises liability
- Personal and advertising liability
- Medical payments

Scheduled Farm Personal Property

- Farm machinery or livestock
- Hay, straw, fodder, grain
- Basic, broad, or special perils
- \$50,000 plus the corresponding limit shown in the declarations page for replacement farm machinery
- \$100,000 for newly purchased additional machinery



PROUD PARTNER

"Helping people live safer, more secure lives" since 1912, Liberty Mutual Insurance, a diversified global insurer, is one of the largest property and casualty insurers in the U.S. and is consistently ranked on the Fortune 100 list of largest U.S. corporations based on revenue. Liberty Mutual offers tailored insurance and risk management solutions to businesses of all types and sizes. From commercial auto, general liability, and property to workers compensation, group benefits, multinational, and specialty coverages, Liberty Mutual's products and services help protect businesses and their employees.

Blanket or Unscheduled Farm Personal Property

- Basic, broad, or special perils

Farm Structures

- Basic, broad, or special perils
- Actual cash value (ACV) or replacement cost
- \$100,000 for new, permanent farm structures not covered under the policy

Optional Coverages

- Equipment breakdown
- Additional farm premises rented to others
- Additional insured — farm liability
- Farm employer's liability and farm employees' medical payments insurance
- Additional custom farming liability (\$5,000 in receipts included in policy form)
- Perishable farm personal property
- Livestock suffocation
- Glass in cab
- Farm computer
- Optional loss valuation
- Watercraft physical damage and liability
- Incidental business pursuits
- Earthquake
- Sump pump and water backup
- Foreign objects in machinery/rock ingestion
- Peak season
- Chemical drift
- Limited farm pollution liability

Farm Optional Endorsements

We recognize that not all farms are alike. We offer the following endorsements, which provide additional coverage to meet your needs.

- Commercial farm extension endorsement
- Farm extension endorsement
- Farm gold endorsement
- Farm silver endorsement
- Farm platinum endorsement

Your independent agent can help you select the right endorsement for your farm.

Available Credits

- Protection devices
- Combination credit — if Liberty Mutual insures the personal coverages (dwelling if owner occupied and household personal property if tenant occupied) and the farm coverages
- Farm package credit — if Liberty Mutual also writes the business, auto, or commercial umbrella policies in the farm program
- Three rating tiers

If you would like to know more about our farm program, contact your independent insurance agent today.



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