



# FARM • GUARD®

## THREE REASONS TO TRUST US WITH YOUR BUSINESS

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### TRUST

**THE FUTURE DOESN'T ALWAYS KEEP ITS PROMISES. FORTUNATELY, WE DO.**

Grinnell Mutual knows farming because our roots are rural. And we've grown along with the farming industry to serve you better, today and tomorrow. The **Farm-Guard®** policy helps protect you if there is an accident, or injury claim as a result of your farming operations. It's the stuff you need coverage for but don't want to think about.

- **Bodily injury and property damage**
- **Public liability**
- **Employers' liability**
- **Medical payments**
- **Pollution coverage**
- **Personal Injury**

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### RELATIONSHIPS

**BUILDING TRUSTED RELATIONSHIPS IS THE ONLY WAY TO DO BUSINESS.**

What does that look like? It looks like a dedicated, knowledgeable Grinnell Mutual agent who will be with you from beginning to end.

It also means 24-hour efficient claims service with professional representatives who understand that the little things make a big difference.

Trust in Tomorrow. **Contact your Grinnell Mutual member agent today.**

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### MORE

**CUSTOMIZED FOR YOU BECAUSE ONE SIZE DOESN'T FIT ALL.**

We also offer our Farm-Guard Plus and Premier endorsements to cover all of your needs.

Some extra coverages include:

- **Custom farming**
- **Custom feeding**
- **Business activities**
- **Additional residences**

Plus, we are tops in the industry for many farm coverage needs:

- **Pollution**
- **Custom farming**
- **Confinement operations**
- **Specialized farm risks**



**FORWARD**  
Mutual Insurance Company



## POLICY FEATURES

COVERAGE	INCLUDED
Communicable Disease (transmitted from animal to animal or animal to human)	\$100,000 per occurrence, \$300,000 aggregate
Identity Theft	Up to \$15,000 in related expenses (\$250 deductible)
Incidental Business Activities	Up to \$2,000 in receipts
Incidental Custom Farming	Up to \$5,000 in receipts
Incidental Custom Feeding	Up to \$5,000 in receipts
Personal Injury coverage	Included
Limited Pollution coverage	Discuss with your Forward Mutual agent

## AVAILABLE ENDORSEMENTS

COVERAGE	INCLUDED
Additional Insured Primary/Non-Contributory	Adds designated person/organization as additional insured
Agricultural Excavation & Tiling Coverage	Up to \$160,000 per year in receipts
Animal Waste Liability	Coverage for loss of use from noxious animal fumes
Business Activities	Up to \$40,000 per year in receipts (No employees)
Contractor Grower For Confined Animals	Up to limit of liability
Contractual Liability	Waves contractual liability exclusion from related activities
Custom Farming	Up to \$900,000 per year
Custom Feeding	Up to \$1 million in receipts
Custom Manure Contractors (with or without suffocation coverage)	Up to \$160,000 per year in receipts
Custom Spraying	Up to \$160,000 per year in receipts
Home Day Care Provider	Provides coverage for up to six children
Horse Boarding	Up to 10 horses; professional showing/racing not allowed
Hunting & Fishing	Up to \$5,000 per year in receipts
Non-Owned Livestock Suffocation	Provides suffocation coverage without regard to negligence
Residential Rental Property	Up to 10 rental properties
Seed Sales	Up to \$160,000 per year in receipts
Unmanned Aircraft Systems (drone)	Used in agricultural activities; up to limit of liability
Waiver of Subrogation	Waives right of recovery against designated persons/organization

Ask your agent for a complete description of policy feature, higher limits, and optional coverages.



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