

FARM & RANCH INSURANCE SOLUTIONS

AUTO | PROPERTY | LIABILITY



Farmers Mutual Hail
Insurance Company of Iowa

AUTO INSURANCE

Farmers Mutual Hail has vehicle policies that can provide comprehensive financial protection no matter what you drive. Our auto policies are customized to fit your vehicle and driving experience, and are uniquely made for rural drivers.

Personal Auto Coverage

Farmers Mutual Hail Personal Automobile coverage offers premier protection for both your family and your vehicle. From pick-up trucks to commuter cars to SUVs, FMH can insure and protect the investment you have made in your personal vehicle.

Personal Automobile insurance protects you by providing for liability, medical, uninsured, and underinsured motorist coverage if you are involved in an automobile accident. Liability limits up to \$500,000 are available. You may also elect Collision and Other than Collision coverage to protect your vehicle.

Farmers Mutual Hail Personal Auto policies cover cars and trucks used solely for personal transportation. Any vehicles that weigh more than 10,000 lbs. and are used to transport goods and materials are not covered.



Farm Trucks

We know that your farm trucks serve as more than just transportation. From hauling grain into town to performing routine maintenance around your property, you couldn't get any of the heavy lifting done without your farm vehicles.

Farmers Mutual Hail Farm Truck policies cover any truck that is owned by a farmer, carries a farm license, and is used exclusively for farm purposes. FMH policies also cover utility trailers and tractor-trailers, though the premium may be different.

Collision, Liability, and Vehicle coverages are available, along with many customized policy types to fit your needs. Premiums are based on the specifications of the truck, its use and its location. Your agent can help you determine which program best fits the type of truck you own and how you use it.





Miscellaneous Vehicles

Your farm relies on many more vehicles than just cars and trucks. **Whether you use your UTV to spray crops or drive a dune buggy to navigate your property**, FMH has flexible policies to cover the miscellaneous vehicles that your farming operation needs.

Farmers Mutual Hail Miscellaneous Vehicles policies cover vehicles including:

- ATVs
- UTVs
- Snowmobiles
- Motorcycles
- Dune buggies
- Golf carts
- And more



BENEFITS of FMH Farm & Ranch Products

Flexibility: FMH plans are designed to be flexible enough to suit the unique needs of our policyholders' farming operations, ranches, and other rural homes and businesses.

Designed for Farmers: Our products are designed with the lifestyle and unique needs of farmers in mind. That makes us different than major insurance companies and allows us to specialize our products and give the service that benefits farmers most.



Cloud Discount: We offer competitive policy bundling discounts that apply to our Property & Casualty products, so contact your agent to find out if you can receive a Cloud Discount by packaging your FMH insurance products.

FARM PROPERTY INSURANCE

Your farm's property is part of both your life and your livelihood. Farmers Mutual Hail has the coverage you need to insure your personal dwelling, farm service buildings, machinery, grain, livestock, and much more. Every farm is different, and our policies are tailored to help you insure everything from your new grain bins to the barn your great-grandfather built.

Dwelling & Personal Property

Your home is more than just where you live: it's a unique part of both your farm and your family history. Farmers Mutual Hail caters to the uniqueness of our policyholders' homes with flexible Dwelling and Personal Property coverage to insure our customers' farmhouses and the possessions they own.

Farmers Mutual Hail Dwelling and Personal Property policies cover the private residence of an insured and their possessions within the home. These policies can be purchased as a package or individually.

Specialty Property

FMH Inland Marine coverage can insure your most valuable possessions against loss or damage.

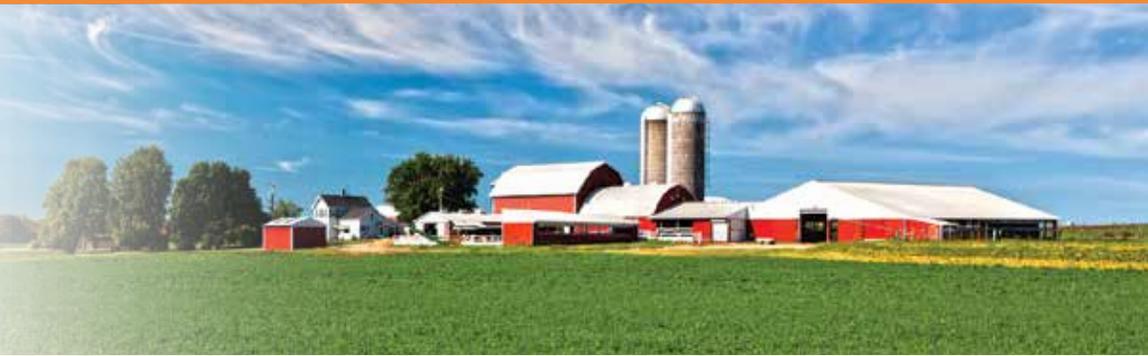
The Farmers Mutual Hail Inland Marine policy covers valuables that may need more financial protection beyond a typical personal property policy including (but not limited to):

- Boats
- Jewelry
- Musical instruments
- Silverware
- Furs and Antiques
- Cameras
- Stamp or coin collections
- And more



Cloud Discount: We offer competitive policy bundling discounts that apply to our Property & Casualty products, so contact your agent to find out if you can receive a Cloud Discount by packaging your FMH insurance products.

Special limits and exceptions apply on all products. Please ask your FMH agent for more details.



Farm Personal Property

FMH Farm Personal Property policies cover machinery, grain, and livestock, **protecting both the tools you use to make a living and the fruits of all your hard work.**

Farmers Mutual Hail Farm Personal property policies cover:

- Machinery
- Livestock
- Poultry
- Grain
- Hay and straw
- Farm products and supplies
- Computers for farm use

From basic coverage to replacement cost, we have a complete line of optional farm products to help you customize the coverage and deductibles you want and need.

Farm Building Property

Your farm's buildings are crucial to your success. Whether you own barns for livestock, silos for grain or buildings for your machinery, your farm buildings are often the only thing protecting your livelihood from Mother Nature.

Farmers Mutual Hail Farm Building Property policies can cover:

- Farm barns
- Portable structures
- Select grain bins
- Other structures located on the insureds' property

These policies can be purchased as a package or on their own. This policy may also cover construction materials for new structures on the insureds' property.

QUICK AND ACCURATE CLAIMS SERVICE

Our large adjusting force trains together, works together, and learns from each other to ensure the consistency of service that makes us stand apart from the competition. When disaster strikes, Farmers Mutual Hail will be there for you to settle your claims quickly and accurately.



LIABILITY INSURANCE

It's important to protect yourself and your family from potential liability loss. FMH offers comprehensive liability packages that cover property damage, bodily injury, medical payments, motorized vehicles, and much more. We offer Personal Liability, Farm Liability, and Umbrella Liability coverages, and we can tailor our liability policies for the specific needs of your farming operation.

Personal & Premises Liability

Personal Liability coverage **ensures that accidents or damages** that occur on or off your property are financially covered and **don't harm your financial future.**

Our Personal Liability policy covers:

- Liability for bodily injuries
- Property damage
- Medical payments to others
- Damage to the property of others
- Contracts and agreements
- Claims and defense costs
- First aid expense
- And motorized vehicles

Farm Liability

Our farm liability coverage is designed to offer comprehensive protection from farm-related liability damages involving your livestock, machinery and more. From injuries sustained by the public, to the property of others, farm liability coverage can protect you from the everyday hazards faced by farming operations.

Our Farm Liability policy covers liability for:

- Bodily injuries
- Property damage
- Medical payments
- Fire legal liability
- Incidental contractual liability
- Farm equipment
- Watercraft
- And custom farm work

Umbrella Liability

Our Umbrella Liability policy offers a **valuable companion policy** to your existing farm and personal liability policies.

You can choose from several different liability limits depending on your farming operation's needs, including:

- Personal Umbrella Liability Coverage
- Personal Umbrella Liability Coverage (Farm)



Special limits and exceptions apply on all products. Please ask your FMH agent for more details.



Cloud Discount: We offer competitive policy bundling discounts that apply to our Property & Casualty products, so contact your agent to find out if you can receive a Cloud Discount by packaging your FMH insurance products.

BUSINESS PARTNER PRODUCTS

FMH has partnered with industry specialists to offer Irrigation Equipment Coverage.

Irrigation Equipment Coverage

FMH has partnered with industry specialists to offer Irrigation Equipment coverage to our insureds. Your farming operation has many facets that require specialized insurance policies, so we work together with other regional companies to ensure that there is no gap in your coverage.

The FMH irrigation equipment coverage referral program is implemented and underwritten by **Mid-America Risk Managers, Inc. (MARM)**.

The MARM package policy is extremely broad, with special perils, replacement cost (regardless of age), collision between systems, collision with fixed objects, collapse and mechanical and electrical failure.

How does it work?

90% Coinsurance is required, so check your values with your clients' dealer before purchasing.

Availability

CO, IA, IL, IN, KS, MN, MO, ND, NE, OK, SD, WI



Why Farmers Mutual Hail?

Farmers Mutual Hail provides top-level farm insurance products backed by the service you deserve. Our knowledgeable, full-service agents will help you make informed decisions tailored to fit your farming operation needs. FMH maintains an exceptionally well-trained and knowledgeable adjusting staff to provide policyholders with the most accurate and responsive claims service in the industry. Trust in the company that has been protecting America's farmer since 1893. Trust in Farmers Mutual Hail.

CONTACT YOUR LOCAL **FARMERS MUTUAL HAIL** AGENT



Farmers Mutual Hail
Insurance Company of Iowa

FMH.com

Products underwritten by Farmers Mutual Hail Insurance Company of Iowa and its affiliates, West Des Moines, Iowa. Not all affiliates are mutual companies. Policies may be issued by FMH Ag Risk Insurance Company or an FMH affiliate in some states. Farmers Mutual Hail and its affiliates are equal opportunity providers and prohibit discrimination in all programs and activities. Coverage not available in all states.

©2015 Farmers Mutual Hail Insurance Company of Iowa. All rights reserved.

V2015.10.12