



QUICK REFERENCE GUIDE

FACT SHEET

This Quick Reference Guide summarizes the standard coverages offered by the Allianz Multiguard® Farm & Ranch Program, and provides a brief description of some of the key optional coverages and extension endorsements which can be added to tailor a program to each client's needs.

Farm Property	
Our standard coverage forms provide first-party protection for:	Coverage A - Dwellings Coverage B - Appurtenant Structures Coverage C - Household Personal Property Coverage D - Loss of Use Coverage E - Scheduled Farm Personal Property Coverage F - Unscheduled Farm Personal Property Coverage G - Barns, Outbuildings and Other Farm Structures
Coverage offerings include but are not limited to:	Description (Refer to each form for coverage details, limitations and exclusions)
Assisted Living Facilities Coverage (FP 74 73)	Provides Personal Property and Liability coverage to a named insured and/or resident relative who resides in an assisted living care facility.
Disruption of Farming Operations (FP 15 01)	Coverage is provided for the reduction in net profit (or increase in net loss) from disruption of specified farming operations due to damage to farm buildings, machinery, supplies, or equipment at specified insured locations by a covered cause of loss; continuing normal operation expenses (including payroll); expenses incurred to resume normal farming operations; and expenses incurred to repair or replace damaged property, to the extent that such expenses reduce the amount of loss otherwise payable.
Multiguard Farm Computer Coverage (FP 90 09)	Covers Electronic Data Processing Equipment, including media and records, on a scheduled or blanket basis for Special Covered Causes of Loss, including mechanical breakdown.
Dwellings – Extended Replacement Cost with Building Code Upgrade (FP 74 35)*	Increases the Coverage A limit up to an additional 100% if, at the time of loss, the cost to repair damage to the dwelling exceeds the Coverage A limit shown in the declarations. Coverage also pays for additional construction costs resulting from building code changes or laws or ordinances regulating construction, repair or demolition of the dwelling.
Scheduled Farm Machinery Glass (FP 74 02)	Coverage for glass (no deductible) in specifically scheduled farm machinery.
Spoilage Coverage – Perishable Farm Personal Property (FP 90 06)	If Coverage E – Scheduled Farm Personal Property is provided, direct damage coverage may be extended for spoilage of perishable farm personal property caused by one or both of the following: (1) mechanical breakdown or failure of equipment, or contamination by a refrigerant; (2) public power outage.

STANDARD & POOR'S

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Farm Property (Continued)

Pollutant Clean Up and Removal Expense, including Transit Coverage (FP 74 22)	Provides a \$50,000 aggregate Limit of Insurance for reasonable pollutant clean up and removal expense resulting from a covered cause of loss and adds the following additional covered causes of loss: collision, upset or overturn of a transporting vehicle; damage other than collision, upset or overturn; for transit in, on or towed by any "vehicle" that you own or lease. Optional \$100,000 limit available.
Unit-Owners Coverage (FP 74 74)	Provides coverage to the owner of a condominium or cooperative dwelling unit which is used principally for family residential purposes.
Farm Transit Endorsement (134189)	Coverage for farm personal property owned by or in the care of the insured and transported in or on an owned or leased vehicle operated by the insured or operated with the insured's permission.
Multiguard Farm & Ranch Extended Property Coverage for Equine (FP 74 81)	Provides 10 additional coverages for equine risks.
Replacement Cost Valuation – Tack (FP 74 80)	Provides replacement cost coverage for scheduled tack and related equine equipment. There is no premium charge for this endorsement.
Extended Property Coverage for Dairy Operations (FP 74 09)	Provides a variety of additional property coverages custom designed for dairy operations: Building Ordinance Coverage (\$25,000), Perishable Farm Personal Property Coverage (\$10,000), and First Party Milk Contamination Coverage (\$25,000).
Extended Property Coverage for Orchard and Vineyard Growers (FP 74 04)	Provides a variety of additional property coverages custom designed for orchard and vineyard growers: Tree Coverage (\$25,000), Harvested Products Coverage (\$25,000), and Extra Expense – Machinery and Equipment Rental Reimbursement Coverage (\$5,000).
Special Hay Provisions (134204)***	Hay, in the open or in buildings, may be insured under Coverage E for a reduced rate, if the hay is insured for the maximum value expected for the policy term.
Peak Season – Farm Personal Property (FP 12 29)	Limits of insurance may be increased on specific items for a specified period of time.

*All states except Minnesota. Form FP 90 04 applies in Minnesota.

Farm Liability

Our standard coverage forms provide the following coverages against claims in conjunction with the insured's farming operations and personal activities:	Coverage H - Bodily Injury and Property Damage Coverage I - Personal Injury and Advertising Injury Fire Coverage J - Medical Payments Coverage M - Chemical Drift Damage Liability
Optional coverages:	Description (Refer to each form for coverage details, limitations and exclusions)
Amendatory Endorsement – Higher Limits for Chemical Drift (Property Damage) (FL 84 04)	Coverage for chemical drift degradation to growing or harvested crops or domestic animals.
Limited Agricultural Chemical Drift Coverage (Bodily Injury and Property Damage) (141869)	Coverage for damages because of physical injury to persons, domestic animals, and growing or harvested crops arising out of an accidental chemical drift.
Limited Agricultural Pollution Amendment (FL 90 53)	Provides limited pollution coverage for Agricultural Chemical Drift, Hand Spraying, Hostile Fire, Mobile Equipment Cargo, Mobile Equipment Fuels, Paint Overspray, Set Fire, and Tanks Above Ground.
Incidental Business Activities Endorsement (FL 04 43)	Coverage for a particular business at an insured location.

Farm Liability (Continued)

Additional Insureds (various forms apply)	See rule 37.H. for Farm Liability, and Rule 38.O. for CGL Liability.
Farm Employers' Liability and Employees' Medical Payments Coverage (FL 04 65) **	Provides employers' liability and employees' medical payments.
Employers Liability Stop Gap Coverage Endorsement (FL 84 65) ** In Washington, use FL 84 45	Coverage for liabilities arising out of injury to an employee sustained while in the course of employment, provided the injury does not fall within the scope of Workers' Compensation coverage.
Farm Liability Coverage For Recreational Vehicles (FL 84 06)	Coverage for certain scheduled recreational vehicles.
Insured's Liability While Employed By Others in Nonfarm Jobs (FL 04 77)	See Rule 37.L. for types of employment covered.
Custom Farming and Farm Management Coverage (FL 90 69)	Coverage for farming operations performed by the insured for others, for a charge, under contract or agreement.
Limited Aircraft Dusting and Spraying Coverage (Bodily Injury and Property Damage) (FL 84 44)	Coverage for damages because of physical injury to persons, domestic animals, and growing or harvested crops resulting from crop dusting, spraying or seeding operations performed for the insured by a properly licensed independent contractor by aircraft.
Multiguard Equine Coverage – Care, Custody or Control (FL 84 92)	Provides coverage for horses in the insured's care, custody and control.
Equine – Breeding, Training and Boarding Operations (FL 84 93)	Provides liability coverage for operations involving breeding, training and boarding operations where the insured is involved.
Equine – Riding Instruction Operations (FL 84 94)	Coverage for liabilities arising out of riding instruction on the insured's premises.
Equine – Additional Insured, Riding Instructor (FL 84 95)	Provides additional insured status for the independent riding instructor.
Multiguard Farm & Ranch Hunting or Fishing Endorsement (FL 90 51)	Coverage for incidental hunting or fishing operations on an insured location.
Multiguard Farm & Ranch Amendatory Endorsement – Blanket Acreage (FL 90 52)	With certain qualifications, the definition of insured location is amended to include any other location that is owned, leased, rented or occupied.

Additional Available Coverages (please refer to company):

CGL Coverage, including Agricover for CGL, Business Automobile Coverage, Certain Commercial Properties Incidental to the Farm Coverage, Inland Marine Floater Coverage

** Not available in all states *** All states except California. Special Farm Products Provisions (134219) applies in California

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