### **Farm Insurance**

Hastings Mutual offers a range of products specifically designed for farmers. Our primary Farmowners coverage includes farm equipment and tractor insurance, identity theft protection, and personal property coverage. In addition to these primary coverages, we also offer add-on coverages for dairy farm insurance, hop growers, and fruit and vegetable growers. This ensures that farmers of small to medium-size farms can find the coverage they need to protect their assets.

#### ***Farm Products***

* [**Farmowners**](https://www.hastingsmutual.com/insurance/farm/farmowners-comprehensive)
* [**Umbrella Policies**](https://www.hastingsmutual.com/insurance/umbrella-policies)

# **Farmowners Insurance**

## Protect your property, your farm equipment, and your business with the company that knows farmers and farm insurance.

### **Coverage Highlights**

#### **Personal Property**

Our blanket coverage extends to your farm’s entire inventory, with an option to insure your blanket at 85% of its value. We don’t require you to pay for 100% of the value if you don’t need it.

#### **Glass Breakage**

You don’t want a broken or cracked window when you’re behind the wheel of your farm vehicles. This coverage is available to you with no deductible.

#### **Equipment Breakdown**

When your equipment stops working, it can be costly. We’ll cover computers, generators, and other covered equipment, and resulting expenses.

#### **Identity Protection**

If you’re the victim of a hacker or thief, we can help cover the costs of repairing your credit and recovering your identity.

#### **Related Coverages**

##### **Business Auto**

Coverage for your work vehicle or an entire fleet.

##### **Business Umbrella**

Additional coverage when you need to go above and beyond your regular policy.

##### **Inland Marine**

If you ship valuable products or equipment over land, this coverage is for you.

##### **Workers' Compensation**

Protect yourself and your staff if there's an injury or disability on the job.

#### **Other features include . . .**

**Additional Operating Expense**

Sometimes a claim can result in unexpected additional expenses; this optional coverage can help you manage those.

**Automatic Coverage for Newly Constructed Outbuildings**

Barns, sheds, and other structures you’ve added to your property in the last year are included in your coverage. The coverage limit is $50,000.

**Farm Business Income and Extra Expense**

This optional coverage applies to income you lose while your farm business is shut down because you’re restoring your property. This coverage also applies to added expenses that are a result of your claim.

**Loss of Income**

If you can’t earn income because your covered building is being rebuilt after suffering damage, we’ll help cover your lost income with this optional coverage.

**New, Leased, Borrowed Farm Machinery**

Farm equipment is covered if it’s damaged or a loss. The limit is $100,000 for the first 30 days after purchase, lease, or borrowing.

#### **Add-on Coverages**

Customize your Farmowners insurance policy with these optional add-on coverages.

* [**Farmowners Coverage Plus**](https://www.hastingsmutual.com/insurance/farm/farmowners-coverage-plus)
* [**Farmowners Pollution Liability**](https://www.hastingsmutual.com/insurance/farm/farmowners-pollution-liability)
* [**Growers Plus**](https://www.hastingsmutual.com/insurance/farm/growers-plus)
* [**Hop-Up**](https://www.hastingsmutual.com/insurance/farm/hop-up)
* [**Parlor Pak**](https://www.hastingsmutual.com/insurance/farm/parlor-pak)

# **Farmowners Coverage Plus**

## You’ll add more to your Farmowners policy with this set of extra coverages…

**Additional Operating Expense**

This coverage is increased an additional $1,000.

**Broadened Farm Personal**  
  
We can also cover farm property that’s being purchased under an installment plan, or that’s leased or rented to someone covered by your Farmowners policy.  
  
  
**Debris Removal**  
  
We’ll pay up to $1,000 of the cost to remove trash and other material after a loss. No deductible will apply.  
  
  
**Emergency Hay Removal**  
  
We’ll cover the cost if you suddenly need to move your hay from inside a building, if it prevents spontaneous combustion. The limit is $500.   
  
  
**Landslide and Collapse due to Subsurface Water**  
  
With this coverage, we’ll pay for loss to a home, outbuilding or personal property related to a landslide, or from underground water that causes building collapse.  
  
  
**Lock Replacement**  
  
We’ll pay up to $250 to replace your door locks, if the keys are stolen. No deductible will apply.

**Mortgage Expense Coverage**  
  
If your house is a total loss, we’ll reimburse you for some of the costs of replacing your property, including fees and additional mortgage interest.  
  
  
**Personal Injury**  
  
If you’re facing a lawsuit for personal injury in specific situations, this coverage may help.   
  
  
**Refrigerated Products on Premises**  
  
A refrigerator or freezer that stops working can harm your farm or personal property, and your business. We’ll pay up to $500 for a loss or damage on your property.   
  
  
**Tree Debris Removal**  
  
If a storm knocks down your trees, shrubs, or plants, this coverage will pay to have the debris removed from your property. This endorsement increases your coverage by $250, for a total of $500.   
  
  
**Back Up of Sewers or Drains**  
  
If water backs up through a drain or your sump pump overflows, we’ll pay up to $10,000 on a loss resulting from water damage.

# **Farmowners Pollution Liability Insurance**

## Pollution of land or water might be one of the biggest risks any farmer can face. Your Hastings Mutual Farmowners policy offers some coverage against a pollution event on your property, but our extended liability coverage provides for even more compensation if you’re suddenly faced with a big cleanup job.

#### **This coverage can apply to spills and leaks on your land. We offer two endorsements: one to cover cleanup on your own land, and one to cover accidental pollution of someone else’s land.**

**Pollutant Clean-Up and Removal**

Your Farmowners policy includes coverage up to $10,000 if pollutants spill on your property. This applies to all cleanup costs for polluted land or water. Our coverage limit can also be increased, up to $25,000.

**Sudden and Accidental Pollution Liability**  
  
You can select more coverage in the case of pollution accident, above the $25,000 your policy already includes. This optional coverage can increase your limit to up to $150,000 per occurrence. You can also choose coverage of up to $1,000,000 in claims-made coverage.

# **Growers Plus Insurance**

## Fruit and vegetable growers raise hundreds of crops to feed American families. Whether it’s apples, herbs, mushrooms, zucchini, or something in between, your farm or produce business can benefit from insurance coverage designed for your nutritious and delicious industry. This Growers Plus coverage applies not just to your fields, but all of your property — from the barn to the storage shelf.

**Employee Dishonesty**

It’s unfortunate, but it doesn’t have to be a danger. This endorsement will pay for direct losses caused by a dishonest act by an employee. Coverage is up to $5,000, with a $500 deductible.  
  
  
**Outdoor Signs**  
  
If your business has a sign outdoors that isn’t attached to your building, we’ll cover up to $2,500 to repair or replace it if it suffers certain kinds of harm.  
  
  
**Personal Injury and Advertising Liability**  
  
If you have to pay damages for certain situations that happen on your farm or at your business, or when you’re advertising your products or services, this coverage can help take care of your costs.

**Product Recall Expense**  
  
If you have to pull your product off the shelves as part of a recall, we’ll pay your costs, from removal to repair to disposal. The coverage limit is $25,000, with a $500 deductible.  
  
  
**Special Coverage for Mobile Farm Machinery**  
  
This optional coverage is commonly known as “Rock in the Combine” coverage. It broadens the number of situations your specified machinery is covered against.

# **Hop-Up Insurance**

## Brewing is an industry that will likely always be good business. But it does come with risk, from the need for healthy plants to the reality of a very competitive market. Hop-Up coverage helps reduce that risk by building on our foundational Farmowners coverage to protect property, equipment, advertising, and more.

### **Get more from your Farmowners insurance with these expanded and hops grower-specific coverages.**

**Additional Operating Expense**

The limit on this coverage is $2,500, with higher amounts available.

**Common Carriers or Bailee Does Not Apply**

If your hops or other property is being transported by someone else, you are covered if something goes wrong.

**Equipment Breakdown on Picking Machines**

Coverage specifically for these vital parts of your business is automatically included with the policy.

**Farm Business Income and Extra Expense**

This coverage, available as part of your standard Farmowners coverage, is available at a $25,000 limit. Higher limits are available.

**Outdoor Signs**

If your business has a sign outdoors that isn’t attached to your building, we’ll cover up to $2,500 to repair or replace it if it suffers certain kinds of harm.

**Product Recall Expense**

If you have to pull your product off the shelves as part of a recall, we’ll pay your costs, from removal to repair to disposal. The limit is $25,000.

# **Parlor Pak Insurance**

**Computer Coverage**

Your computer system is part of nearly everything you do on your farm. This coverage applies to specific types of damage and has a $20,000 limit.

**Custom Farming**

The limit on gross annual receipts allowed as incidental business coverage is increased to $10,000. Higher limits are available.

**Farm Business Income and Extra Expense**

This coverage, available as part of your standard Farmowners coverage, is available at a $50,000 limit. Higher limits are available.

**Glass Breakage — Waiver of Deductible**

If glass used in a milking parlor breaks, the deductible will not need to be paid.

**Milk Spoilage**

If a refrigerated unit fails, we’ll cover the cost of your milk that was stored inside, as long as it’s on your premises. It has a limit of $20,000.

**Outdoor Signs**

If your business has a sign outdoors that isn’t attached to your building, we’ll cover up to $5,000 to repair or replace it if it suffers certain kinds of harm.

**Owned Milk Contamination**

With this optional coverage, we’ll pay the current sale value of a farm’s owned milk if unintentional contamination occurs, and the milk isn’t acceptable to a buyer.

**Reproductive Material Coverage**

We insure cattle semen and embryos against most types of loss, with a limit of $5,000 in one occurrence, and $100 per straw.

**Sudden and Accidental Pollution**

We’ll cover up to $50,000 for an accidental discharge on someone else’s property. Higher limits are also available.

# **Umbrella Policies**

Add even more protection with an umbrella policy from Hastings Mutual. Go beyond your standard policy with additional coverage for Businessowners, Homeowners, Farmowners and other policies, to help pay large expenses — the kind you’ll see only rarely.

### **Example**

If you face a bill of $600,000 for your part in a car accident, and your personal auto policy has a limit of $500,000, there’s another $100,000 you’ll have to pay out of pocket — unless you can turn to your umbrella policy for the remainder. Umbrella coverage is excess over and above what you ordinarily have and is for the “rainy day” when you need an especially significant amount.

Hastings Mutual offers umbrella policies for almost every type of business we offer. Talk to your independent insurance agent about the right amount of coverage for you.

#### **Features of Umbrella Policies…**

**Commercial umbrella coverage**

Hastings Mutual must provide the underlying commercial general liability and comprehensive automobile liability coverage.

**Personal umbrella coverage**

Hastings Mutual must provide the underlying personal liability, watercraft liability, recreational vehicle liability, and all auto coverage.

**Farm umbrella coverage**

Hastings Mutual must provide the underlying farm and personal liability, watercraft liability, recreational vehicle liability, all auto coverage, and employers’ liability coverage.

**Coverage Options**

$1,000,000

$2,000,000

$3,000,000

$4,000,000

$5,000,000