



Farmers Alliance Mutual Insurance Company  
Alliance Insurance Company, Inc.  
Alliance Indemnity Company

09/11/2025

AGENT NO.: 330067

AMBER HAUGLAND  
12520 104TH ST NW  
AMBROSE ND 58833-9757

PACKAGE NO.: AR314948  
POLICY NO.: FO111151FPP01  
POLICY PERIOD: FROM 02/03/2025 TO 02/03/2026  
CHANGE EFFECTIVE: 09/02/2025

### POLICY CHANGE SUMMARY

We have received a request to change this policy. The changes are listed below. If you requested auto and property changes or multi-term changes, you may receive a separate Policy Change Summary for each.

This is **not** a bill. Policy changes that result in an increase or decrease in premium will be reflected on future invoices. When you receive an invoice (*or if you have recently received an invoice*), please pay the amount indicated.

#### Policy Level Coverages

Employer's Liability - Farm Employees[\$1,000,000/\$5,000]  
Changed Coverage V Limit from [\$500,000] to [\$1,000,000]

Liability[\$1,000,000]  
Changed Liability Limit from [\$500,000] to [\$1,000,000]

Liability Main Coverage  
Changed Total Farm Acreage from [640.0] to [720.0]

Premium Change to end of term: \$14.00 Additional Premium

If you have questions, if you need a full copy of your Declarations Page, or need additional changes to your policy, please contact your Independent Insurance Agent:

HAUGLAND INSURANCE SERVICES

**Phone:** 701-965-4066



FARMERS ALLIANCE MUTUAL INSURANCE COMPANY  
1122 North Main, McPherson, KS 67460-2849

AGRI-RANGE  
DECLARATIONS

**Endorsement**  
Effective: 09/02/2025

PACKAGE NUMBER: AR314948

POLICY NUMBER: FO111151FPP01

ACCOUNT NUMBER: 80027750

Mailing Address	AMBER HAUGLAND 12520 104TH ST NW AMBROSE ND 58833-9757	Agency	330067 Questions? - Call 701-965-4066 HAUGLAND INSURANCE SERVICES PO BOX 194 CROSBY ND 58730-0194
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**Named Insured:** Amber Haugland

**Legal Entity:** Individual

**Type of Operation:** Livestock

**Policy Period:** From **02/03/2025** To **02/03/2026** 12:01 A.M. Standard Time at the Insured Premises.

This policy consists of the following coverage(s). This premium may be subject to adjustment.	
Coverage	Premium
Property	\$4,777
Liability (Premium Subject to Audit)	\$259

ADDITIONAL PREMIUM THIS IS NOT A BILL - SEPARATE INVOICE TO FOLLOW	\$14	TOTAL PREMIUM FOR POLICY PERIOD	\$ 5,036
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Discounts Applied		
Age of Building	Multi-Policy	Premises Alarm or Fire Protection System
Customer Full Pay	No Solid Fuel Heat Discount	Renewal/Persistency
Insurance Score	Non-Smoker Discount	Size of Account
Loss Ratio		

PAYOR: AMBER HAUGLAND

PO 44 D 02 15

Location Schedule					
Loc.	Acres	Address	County	State	With Improvements
1	10	12520 104th St NW, Ambrose	Divide	ND	Yes

Fire Protection Information			
Loc.	Responding Fire Department	Distance to Fire Station	Protection Class
1	CROSBY FPSA	8	PartProtected

### PROPERTY COVERAGE

Dwelling Schedule					
Location 1, Dwelling 1		Deductible: \$2,500 All Peril, \$5,780 Wind/Hail			Dwelling Premium \$2,897
Year Built	Exterior Walls			Roof Material	Loss Settlement - Residence
2020	Frame			Metal	Replacement Cost
Renovations:	Wiring	Plumbing	Heating	Roofing	Loss Settlement - Personal Property
Year	2020	2020	2020	2020	Replacement Cost

Coverages		Limit of Liability
A. Residence		\$578,000
B. Related Private Structures		\$57,800
C. Personal Property		\$404,600
D. Additional Living Cost and Loss of Rent		\$115,600
<b>Coverage Forms:</b>		<b>Limit of Liability</b>
FO0208FA	Water Back up and Sump Discharge or Overflow	\$10,000
FO216	Premises Alarm or Fire Protection System	
FO3	Dwelling Coverage - Special Form	
FO55	Replacement Value	
UN106	Equipment Breakdown Enhancement Endorsement	
UN3053	Service Line Coverage	\$10,000

Premium Adjustments:	
Age of Building	
No Solid Fuel Heat	
Non-Smoker Discount	
Premises Alarm or Fire Protection System Discount	

Coverage F - Farm Personal Property					
Loc.	Item	Property, Coverages, Perils and Premium Adjustments	Deductible	Limit of Liability	Premium
1	002	FARM PERSONAL PROPERTY : Panels/Corral Equipment	\$1,000	\$15,000	\$85
1	001	HAY, STRAW, OR FODDER : Hay In the Open FO340 Limited Perils - Coverages E, F, and G	\$1,000	\$32,000	\$220

**Coverage F - Farm Personal Property (Continued)**

Loc.	Item	Property, Coverages, Perils and Premium Adjustments	Deductible	Limit of Liability	Premium
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Peril No. 1 Fire or Lightning

Peril No. 2 Windstorm or Hail

**Standard Perils, Pro-Rata Distribution Clause, and Actual Cash Value apply, unless otherwise specified.****Deductibles apply to All Covered Perils except where a separate Wind or Hail deductible is indicated.****See individual items for applicable deductible. WH designates Wind or Hail.****Coverage G - Unscheduled (Blanket) Farm Personal Property**

Loc.	Property, Coverages, Perils and Premium Adjustments	Deductible	Limit of Liability	Premium
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1	BLANKET - MACHINERY FO360FA	Farm Machinery - Open Perils -- A special deductible applies to foreign object intake. See the form for details.	\$1,000	\$164,000	\$1,192
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1	BLANKET - OTHER		\$1,000	\$5,000	\$33
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TOTAL			\$169,000		
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**Standard Perils and Actual Cash Value apply, unless otherwise specified.****Deductibles apply to All Covered Perils except where a separate Wind or Hail deductible is indicated.****See individual items for applicable deductible. WH designates Wind or Hail.****Additional Premium-Bearing Property Endorsements**

Endorsement Number	Description	Premium
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UN414	Agri-Range PLUS Enhancement (Option I and II)	\$350
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**Separate deductibles may apply, see specific endorsement.****GL 2 FA - Personal Liability Coverage (Farm)****Limit of Liability**

L - Liability	\$	1,000,000	each occurrence
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M - Medical Payments to Others	\$	5,000	any one person
	\$	25,000	each accident

Products Aggregate Limit	\$	2,000,000	
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**Description of Covered Operations**

Classification Description	Premium	Exposure	Advance Premium	
	Base		Prem/Ops	Prod/Comp Ops
GL2FA	Personal Liability Coverage (Farm)	Acres	720	\$158

**Additional Premium-Bearing Liability Endorsements (Premium Subject to Audit)**

Endorsement Number	Description	Premium
GL76FA	Employers Liability - Farm Employees	\$52
GL95	Products Aggregate Limit	Included
UN3035	North Dakota - Pollution Exclusion Endorsement - \$50,000	\$49

**Forms and Endorsements Made a Part of this Policy**

Form/Endorsement Number	Description
FO0208FA 1108	Water Back up and Sump Discharge or Overflow
FO0217 1108	Water Exclusion Endorsement
FO0675 1006	Virus or Bacteria Exclusion
FO0711FA 1117	Amendatory Endorsement - North Dakota
FO0794 0902	Identity Fraud Expense Coverage
FO20FA 0116	Additional Policy Conditions & Property Coverage Terms
FO216 0198	Premises Alarm or Fire Protection System
FO2630 0604	Terrorism Exclusions
FO3 0198	Dwelling Coverage - Special Form
FO340 0198	Limited Perils - Coverages E, F, and G
FO342FA 0811	Deductible Amounts
FO360FA 0616	Farm Machinery
FO55 0198	Replacement Value
FO6FA 0818	Farm Coverage
GL0810 0305	Migrant And Seasonal Agricultural Worker Protection Act Exclusion
GL10 0498	Punitive Damage Exclusion
GL2FA 1005	Personal Liability Coverage (Farm)
*GL76FA 0498	Employers Liability - Farm Employees
GL81FA 0415	Personal Injury
GL890FA 1005	Lead Liability Exclusion
GL95 0198	Products Aggregate Limit
UN102 0111	Common Cause of Loss Deductible
UN106 0619	Equipment Breakdown Enhancement Endorsement
UN168 0523	Mutual Policy Conditions
UN190 0104	Asbestos Liability Exclusion
UN258 1207	Policy Changes
UN3008 1213	Raw Milk and Related Products
UN3011 1213	Wells Liability Exclusion
UN3030 0116	Unmanned Aircraft Exclusion
UN3035 0220	North Dakota - Pollution Exclusion Endorsement
UN3043 0120	Amendment of Coverage - Marijuana Exclusion
UN3053 0519	Service Line Coverage
UN318 0802	Limited Coverage for Loss By Wet Rot, Dry Rot, Bacteria, Fungi or Protists
UN413 1107	Incidental Low Power Recreational Motor Vehicle
UN414 1022	Agri-Range PLUS Enhancement
UN447 0609	Replacement Value Terms for Partial Losses - Mobile Farm Machinery and Equipment
UN565 1109	Coverage C - Additional Limit of Liability on Certain Property
UN7606 0719	Additional Insured - Users of Draft or Saddle Animals

**Important Notices About Your Policy - Please Read Carefully**

Notice Number	Description
PN1171 0124	Attention Policyholder - Important Coverage Notice Minimum Deductibles and Roof Loss Settlement Requirements
PN120 0197	Policyholder Notice - Fair Credit Reporting Act
PN138 0410	Policyholder Notice - Protecting You Against Inflation
PN182 0419	Policyholder Notice - Privacy Information
PN230 0815	Policyholder Notice - Questions and Answers About Your Credit (Insurance ) Score and Clue (Loss History)

#### Amendment Reasons

##### Policy Level Coverages

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Changed Coverage V Limit from [\$500,000] to [\$1,000,000]

Liability[\$1,000,000]

Changed Liability Limit from [\$500,000] to [\$1,000,000]

##### Liability Main Coverage

Changed Total Farm Acreage from [640.0] to [720.0]

**Farmers Alliance Companies - McPherson, Kansas (620) 241-2200**

## EMPLOYER'S LIABILITY – FARM EMPLOYEES

(The information required below may be shown on the "declarations".)

The following shows:

1. the maximum number of "farm employees" employed at any one time during the policy period and the total number of man-days worked; or
2. the wages for all "farm employees".

### Man-Day Basis

<u>Class</u>	<u>Farm Employees</u>	<u>Rate (Per Each)</u>	<u>Total Number of Employees</u>	<u>Premium</u>
A	All full time, working 180 days per year or more			
B	Part time, working over 40 days but less than 180 days per year			
		<u>Rate (Per 100 Man-Days)</u>	<u>Total Number of Man-Days</u>	
C	Part time, working 40 days or less per year			

### Wage Basis

<u>Wages (Use only if Man-Day Basis not applicable)</u>	<u>Rate (Per \$100 of Wages)</u>	<u>Premium Base (Wages)</u>	<u>Minimum Premium</u>	<u>Premium</u>
Farm Employees		\$5,000		\$52

**TOTAL PREMIUM \$** \_\_\_\_\_ **52** \_\_\_\_\_

Indicate all "farm employees" not to be insured under this endorsement:

The Personal Liability Coverage (Farm) of this policy is extended to apply to "bodily injury" to a "farm employee" while performing duties in connection with the "farming" operations of an "insured".

1. This coverage includes the following:

- a. Coverages L and M apply to "bodily injury" to a person while performing duties as a "farm employee" if the "bodily injury" results:
  - 1) from the ownership, use, loading, or unloading of aircraft except while the "farm employee" is engaged in the operation or maintenance of aircraft;
  - 2) from the ownership, maintenance, use, loading, or unloading of a "motorized vehicle" or watercraft; or
  - 3) from premises owned, rented, or controlled by an "insured".
- b. Coverage M applies to "bodily injury" which occurs on or away from the "insured premises" and is:
  - 1) caused by a person while performing duties as a "farm employee"; or
  - 2) suffered by a "farm employee" and arises out of and in the course of employment by an "insured".

2. The following exclusions apply to this coverage:

- a. Coverage L does not apply to liability for sickness, disease, or death of a "farm employee" unless a written notice is received by "us" within 36 months after the end of the policy period in which the injury occurred.

- b. Coverages L and M do not apply to "bodily injury" to or caused by a "farm employee" employed in violation of the law with the knowledge or approval of an "insured".

c. "We" do not pay for damages arising out of any:

- 1) refusal to employ;
- 2) termination of employment;
- 3) coercion, demotion, evaluation, reassignment, discipline, defamation, harassment, humiliation, discrimination, sexual misconduct, or other employment-related practices, policies, acts, or omissions; or
- 4) punitive or exemplary damage because of "bodily injury" to a "farm employee" employed in violation of law.
- 5) consequential "bodily injury" as a result of c.1), c.2), c.3), and c.4) above.

Exclusion c. applies whether the "insured" may be held liable as an employer or in any other capacity and to any obligation to share damages with or to repay someone else who must pay damages because of the injury.

- d. Coverage under this endorsement does not apply to liability for "bodily injury" excluded by the Personal Liability Coverage and not specifically covered by this endorsement.

3. This coverage is subject to the "terms" of the Personal Liability Coverage and does not increase the "limits" stated therein.