

**Red River
Mutual**



make it your own.

Prairie Farms Grain Package

**LEADING
COVERAGE
FOR
LEADING
PRAIRIE
FARMS.**



QUALIFICATION

- › Policy must include a minimum of 3,500 acres
- › Farm must have at least one person (or group) assigned to safety protocols
- › Minimum \$2,500 deductible

BUILDING

Blanket Coverage on All Buildings including bins.

This package provides blanket coverage on all your farm outbuildings including grain bins at all locations you own, rent or occupy.

CONTENTS

Blanket Coverage on your Farm contents including:

- › Miscellaneous farm contents
- › Tools, equipment and repair supplies
- › Irrigation equipment
- › Grain Dryers
- › Blanket Farm Machinery
- › Threshed Grain

Package includes basic limits which can be adjusted to meet your individual farming needs.



LIABILITY

Comprehensive Farm Liability

- › Basic package includes up to 3,500 acres
- › Up to \$25,000 for Medical payments
- › Non-owned Automobile coverage included
- › Trade Show Liability included for operations with gross trade-show related receipts under \$10,000
- › Employers Liability Extension included for operations with less than \$100,000 payroll

EXTENSION ENDORSEMENT

Accidental Death & Dismemberment (AD&D)

Blanket By-Laws

Building Damage by Theft (on Fire & E/C)

Computer Coverage

Corrals and Fencing Coverage

Cross Liability Coverage

Debris Removal

Equipment Breakdown Coverage

Exhibition Coverage

Extra Expense

Farm Office Furniture and Expenses

Farm Sign Coverage

Farm Water System Coverage

Fertilizer, Chemicals, Fodder

Threshed Grain, Produce

Fuel and Fuel Tank Coverage



Good Neighbor coverage

Loose Hay Fire Coverage (in the open)

Loss of Use Coverage

Newly Acquired Locations

i) Building

ii) Machinery

iii) Livestock

Pollution Cleanup and Removal

Private Power and Light Poles

Professional Fees/Cost of Preparing

Proof of Loss

Property in the Custody of a Common Carrier

Property Removal to Reduce Loss

Reward

Standing Crop Coverage (Grain and Seed)

Standing Crop Coverage (Hay and Straw)

Valuable Papers & Records

Veterinarian Supply Coverage

Fire Fighting

Optional Coverages Available

- > Homeowners Coverage
- > Sewer Backup
- > Seed Cleaning operations coverage available
(based on inspection)
- > Seed Liability
- > Rent or Rental Value
- > Voluntary Coverage for Employees

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Red River Mutual's comprehensive Grain Package is uniquely designed specifically for you, the large grain farm operator. Filling in the gaps left by the traditional farm policy.



make it your own.



**For customized policy quotes,
contact your preferred Red River
Mutual Broker. To find your
preferred broker, go to
www.redrivermutual.com/locate-a-broker**



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