



# Farm Insurance



**GiA** **GAFFNEY**  
**INSURANCE**  
**Agency** *Since 1965*

We know that farming is more than a business...it's a way of life.

Don't trust just anyone to protect your farm. Auto-Owners Insurance is among the top 20 farm insurance providers in the United States and we've got you covered.

Your independent agent representing Auto-Owners Insurance will work with you to make sure you have the protection you need by tailoring a custom farm policy specifically for you.

***Auto-Owners***  
**INSURANCE**

LIFE • HOME • CAR • BUSINESS



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## WHY AUTO-OWNERS?

- We offer more than just auto insurance - with our wide array of car, home, business, and life insurance products, you can look to Auto-Owners for all your insurance needs.
- Highest rating by national insurance company rating services such as A.M. Best, which ranks Auto-Owners among the highest in the industry with an A++ (Superior) rating.
- A national consumer magazine ranks Auto-Owners among the top companies for customer service at the time of a claim.
- Auto-Owners is among the largest insurance providers in the United States.
- Auto-Owners is an industry leader in controlling expenses, resulting in savings to our policyholders.

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Note: The analysis of coverage is in general terms and is superseded in all respects by the Insuring Agreements, Endorsements, Exclusions, Terms and Conditions of the Policy. Some of the coverage mentioned in this material may not be applicable in all states or may have to be modified to conform to applicable state law. Some coverages may have been eliminated or modified since the printing of this material.

## INCLUDED COVERAGES

In addition to covering your dwelling(s), farm outbuildings and equipment, our Farm policy also includes coverage for

- Land leased or rented for farming
- Accidents caused by livestock
- Farm products recall (including milk contamination)
- Glass breakage on farm implements - deductible waiver
- Farm implement road trouble service
- Newly acquired farm personal property for a limited time
- Borrowed farm equipment
- Transportation coverage for farm personal property

## OPTIONAL COVERAGES

At your option, we also offer coverage for

- Incidental custom farming
- Limited pollution, which includes manure as a pollutant, and includes upset and overspray
- Incidental boarding, breeding, or training of horses
- Farming income lost due to damage to your covered property
- Peak season fluctuations of your commodities
- Your livestock against winter perils
- Replacement cost on farm buildings
- Your high valued livestock
- Farm employer's liability and farm employee's medical payment
- Fire, vandalism and vehicle damage to crops
- Incidental hunting on premises

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