

Farmowner Proposal for:

Date: _____

	Amount	Premium Amt
Farm Dwelling	_____	_____
Household Personal Property	_____	_____
Additional Living Expense	_____	_____
Farm Service Buildings	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
Scheduled Farm Personal Property	_____	_____
_____	_____	_____
_____	_____	_____
Blanket Property	_____	_____
_____	_____	_____
_____	_____	_____
Additional Coverage	_____	_____
_____	_____	_____
_____	_____	_____
Total Premium	\$ _____	

Why Select Norfolk Mutual Insurance Company?

The concept of a mutual insurance company is simple: Neighbor helping Neighbor. Since 1890, Norfolk Mutual Insurance Company has promoted this principal by providing quality, affordable insurance protection for Nebraska farms and homes. Since Norfolk Mutual is owned by our policyholders, there are no investors or shareholders taking profits. Any profits generated are held in reserve to pay policyholder claims. Given that we are a local company, the money paid to our policyholders for covered losses is in turn spent in our local communities with contractors, retailers and service providers.

Local families have depended on Norfolk Mutual Insurance for local, dependable insurance for over 125 years. Through a network of independent insurance agents, Norfolk Mutual Insurance is available for your complete farm protection. Discover the advantages of having a local partner for all of your insurance needs. Contact a Norfolk Mutual Insurance agent for a review of your coverages.

This brochure provides a basic description of this product. These summarized coverage descriptions are intended for reference and do not include policy conditions, exclusions, or limitations. For a complete description of the policy features, consult your Norfolk Mutual Insurance Agent.



300 West Benjamin Ave • Norfolk, NE 68701

*Serving Nebraska
Since 1890*

FARMOWNERS



Farm families have depended on us since 1890. We work together with our customers to provide quality farm insurance and fast, local service.



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FARMOWNERS

The Farmowner policy provides quality insurance protection for your entire farm. It also offers a wide variety of options to fit your farming operation.

Coverages

The Farmowner policy protects you from financial disaster by covering your:

- Dwelling
- Household personal property – Replacement Cost
- Additional living expenses / loss of rents
- Farm buildings
- Scheduled farm personal property
- Blanket coverage for your farm property

Liability

- Coverage for injuries to others or damage to others property if you are found legally liable.
- Medical payments are covered for visitors or guests injured on your premises.
- Coverage for custom farming can be increased by endorsement.



Covered Causes of Loss

Property

- Fire, Smoke & Explosion
- Hail, Wind & Lightning
- Weight of Ice, Sleet or Snow – Dwelling only
- Vehicle & Aircraft
- Electrical Currents
- Theft & Vandalism
- Frozen Pipes – Dwelling Only
- Accidental overturn or collision of farm implements

Livestock – Additional Perils

- Death by electrocution
- Attack by wild dogs or animals
- Accidental drowning
- Accidental shooting
- Injury from loading or unloading
- Collapse of bridges or culverts
- Collision or overturn of conveyances

INCLUDED COVERAGES

- Debris Removal
- Emergency removal of property
- Outside satellite dish systems and radio / television equipment
- Farm implements coverage due to building collapse
- Fire department service charge
- Unharvested farm produce or grain
- Refrigerated Products
- Replacement cost coverage on the dwelling is available provided it meets the company requirements

OPTIONAL ENDORSEMENTS

- Comprehensive machinery coverage
- Dwelling replacement cost
- Equipment breakdown
- Farm/household operations records
- Glass breakage – farm machinery
- Leased or rented farm buildings
- Open perils coverage for dwelling and contents
- Peak season
- Pollution cleanup and removal
- Suffocation of livestock
- Water backup through sewer or drain
- Weight of Ice, Sleet or Snow for qualifying structures
- Irrigation coverage

Other Coverages Available

Other Coverages Available

Ask your agent for more information on additional insurance products that Norfolk Mutual Insurance Company has to offer.

- Homeowners Policy
- Rented Dwelling
- Vacant Dwelling
- Standard Dwelling

Norfolk Mutual
INSURANCE

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