

**MAIN SALES INSURANCE SOLUTIONS, INC.  
FARM AND RANCH OWNERS APPLICATION**

Date: \_\_\_\_\_

Agency: \_\_\_\_\_

Status: Quote    Renewal    (circle one)    Expiring Policy Number: \_\_\_\_\_

Effective Dates: \_\_\_\_\_ to \_\_\_\_\_

Loc	Street, City, County, State, Zip <i>( If preferred just attach location list)</i>
1	
2	
3	
4	
5	

**APPLICANT INFORMATION**

Named Insured: \_\_\_\_\_

Insured's Mailing Address: \_\_\_\_\_

Insured's Phone Number: \_\_\_\_\_

Type of Business Organization (circle one): Individual    Joint Venture    LLC    Partnership  
Organization (other than partnership, joint venture or LLC)    Basic

Years in business: \_\_\_\_\_ (Attach 3 years of prior carrier and loss history information)

**UNDERWRITING INFORMATION**

Type of Farm or Ranch: \_\_\_\_\_

Yes    No    Has retail agent personally inspected the property?    Date: \_\_\_\_\_

Yes    No    Any exposures or operations covered elsewhere?    Subsidiary companies not covered elsewhere, or service on any board by insured?    If yes explain:

\_\_\_\_\_  
\_\_\_\_\_

## DECLINE IF ANY OF THE FOLLOWING PRESENT:

- **Aircraft** or aircraft facilities either leased to others or owned and/or operated by the insured
- **Aerial Crop Spraying Performed by Insured or Sub Contracted To Others**
- **Amusement Rides, Bounces, Inflatables.**
- **Archery, Pistol or Rifle Ranges.**
- **ATV's** used by third parties. (Note that coverage for off premises use is not available.)
- **Boat Docks** leased or rented out to third parties.
- **Breeding, Boarding or Training animals for Racing, Riding Instruction, Saddle Animal Rental.**
- **Carriage Rides or Sleigh Rides.**
- **Cattle Drives** off premises.
- **Caves, Dams, Hot Springs.**
- **Christmas Tree Farms** with cut-your-own exposures.
- **Custom Farming Operations** (acting as a sub) generating more than \$5000 in annual receipts.
- **Dog Breeding** of vicious breeds.
- **Drying Facilities** for grain or silage, grain elevators (open air grain bins acceptable).
- **Dumps, Landfills.**
- **Equipment, Machinery, Systems or Vehicles Designed, Built or Repaired** for use by others.
- **Fences** in some cases are in poor condition and/or not regularly inspected.
- **Fire Extinguishers** not provided & properly serviced in all structures valued over \$100,000.
- **Guns or Ammunition** provided by insured to third parties.
- **Habitational Units** that in some cases are without smoke detectors.
- **Hog Confinements**
- **Hunt Clubs** are allowed use of insured's premises without providing evidence of insurance with limits of at least \$300,000 and insured does not request additional insured status.
- **Lakes or Ponds** with swimming allowed.
- **Leasing of Premises** for concerts, special events or weddings with more than 250 attendees and/or with entertainment that is hard rock, heavy metal, rap, progressive or nationally known.
- **Mines, Open Pits, Caves, Quarries, Strip Mining.**
- **Mobile Homes** without tie downs. Refer to company if more than two mobile homes present.
- **Non-pasteurized Dairy Products** that are sold at roadside stands (milk products, cheese, juice).
- **Oil or Gas Related Facilities** (operating wells owned by others acceptable).
- **Pick it Yourself** with the use of ladders or lifting devices.
- **Property Coverage on Chicken Coups, Greenhouses and Pole Barns**
- **Recreation activities:** hang gliding, paint ball, parachuting, rafting, rock climbing, water skiing.
- **Rental** of equipment, machinery or recreational equipment of any kind to others for a fee.
- **Residential Real Estate Development Property** (commercial acceptable).
- **Shake Shingle** roofs.
- **Smoking of Meat Products** within 100 feet of other insured structures.
- **Stables** provided for third parties that exceed a total of ten animals. and/or custom mixing and blending of feeds for boarded animals.
- **Storage of the Property of Others** that is considered hazardous material.
- **Swimming Pools below ground** that lack any of the following: fencing self locking gate, depth markings, safety equipment. Pools with platforms or slides prohibited. Pools with diving boards over one meter (3 feet) prohibited.
- **Stoves** (wood, pellet, coal) that were not installed to all building code requirements.
- **Towers** over 72 feet high. **Solar Array Facilities or Wind Power Generating Turbines** (unless operated by third parties who provide certificates of insurance and name insured as Addt. Insured).
- **Trails** for use by third parties (ATV, Motorcycle, Skiing, Snowmobile). Hiking trails acceptable.
- **Tree Stands** for use by third parties.
- **Vegetation** not trimmed and maintained within 50 feet of all insured structures.
- **Zoos, Petting Zoos,** Tours involving non-exotic farm animals penned properly and with no interaction with visitors are acceptable. Non-exotic animals include alpacas, cats, dogs, ferrets, fish, goats, hamsters, guinea pigs, horses, llamas, pigs, rabbits, and sheep. Exotics include animals like alligators, bears, monkeys, reptiles, snakes. Contact your company underwriter for any animal not listed here.

<b>LIABILITY – FARM AND RANCH</b>		
<b>Step 1</b>	<b>Total owned acreage – all locations</b> (640 acres = 1 sq. mile)	<b>Total Acres:</b>
<b>Step 2</b>	<b>Total acreage devoted to items being raised for eventual sale:</b> <ul style="list-style-type: none"> <li>• Aqua-culture (for example alligators, fish, fish bait, frogs, kelp, seaweed, shellfish, worms), beekeeping, berries, crops, field or forage crops, flowers, fruits, grain, herbs, honey, legumes, mushrooms, nursery stock, nuts, plants, spices, sod, straw, trees, vegetables, vineyards.</li> <li>• Do NOT include acreage devoted solely to the raising of animals</li> </ul>	<b>Total Acres:</b>
	<b>Total number of head of livestock:</b> <ul style="list-style-type: none"> <li>• Bison, cattle, dogs or cats being breed for sale, donkeys, goats, horses, llamas, mules, sheep, swine</li> <li>• Do not include birds of any type or animals being raised for their fur</li> </ul>	<b>Total Head:</b>
	<b>Total number of buildings that are used as coups, hatcheries or animal houses for fur bearing animals:</b>	<b>Total Buildings:</b>
<b>Step 3</b>	<b>Total annual receipts for the following:(check box for those that apply)</b>	<b>Total Receipts:</b>
	Auctions	\$
	Boat Docks	
	Cabin or Vacation Rentals	
	Campgrounds	
	Christmas Tree Farms	
	Corn Mazes	
	Fishing Including Tournaments	
	Food Sales Via Roadside stands	
	Guides and Outfitters	
	Hiking Trails	
	Hunting Clubs	
	Pet Breeding (Cats, Dogs, Rabbits)	
	Pick It Yourself	
	Picnic Grounds	
	Premises Leased Out for Concerts, Special Events, Weddings (max 250)	
	Pumpkin Patches	
	Smoking of Meat Products	
	Snow Removal	
	Stables for Third Parties	
	Storage of Property for Others	
	Tours of the Farm or Ranch	
<b>Step 4</b>		
<b>TOTAL</b>	<b>Exposure</b>	
	ATV's	
	Dwellings – Owner occupied	
	Dwellings – Non-owner occupied	
	Bunkhouses or dormitories (Total is per building with up to 10 beds per building)	
	Lakes or reservoirs not used for aquaculture purposes (acceptable up to 320 acres but no swimming allowed)	
	Swimming pools – only below ground pools generate premium charges (must be fenced, self locking gate, depth marked, rules posted, safety equipment provided).	

<b>LIABILITY – FARM AND RANCH</b>	
<b>COVERAGES PROVIDED</b>	<b>LIMITS OF INSURANCE</b>
H – Bodily Injury and Property Damage Liability	<b>GENERAL AGGREGATE LIMIT:</b> \$
I – Personal and Advertising Injury Liability	
J – Medical Payments	
H – Bodily Injury & Property Damage Liability	<b>EACH OCCURRENCE LIMIT:</b> \$
J – Medical Payments	
I – Personal & Advertising Injury Liability	<b>ANY ONE PERSON OR ORGANIZATION LIMIT:</b> \$
H – Fire Damage Limit	<b>ANY ONE FIRE (PREMISES RENTED TO INSURED):</b> \$50,000
J – Medical Payments	<b>ANY ONE PERSON LIMIT (EXCEPT RESIDENT EMPLOYEES):</b> \$1,000

\*Higher Med Pay limits are not available.

\*Higher Fire Damage limits are not available.

\*Higher Limits for Farm Liability are not available. (Maximum limits are \$2m agg. / \$1m occurrence)

**LIABILITY QUESTIONS:**

Are all employees covered for WC?

Yes \_\_\_ No \_\_\_

Are labor Contractors required to provide evidence of insurance with at least 1 Million GL limits and name the Farm or Ranch Owner as A.I.?

Yes \_\_\_ No \_\_\_

**PROPERTY – FARM AND RANCH**

- Coverage for living crops, plants, sod, trees, etc. that the insured is growing or raising not available.

<b>Loc. 1</b>	<b>PC</b>	<b>Construction</b>	<b>Yr. Built</b>	<b>Building Updates – Roofing, Wiring, Plumbing &amp; Heating</b>
<b>Bldg. 1</b>				
<b>Bldg. 2</b>				
<b>Bldg. 3</b>				
<b>Bldg. 4</b>				

<b>Loc. 2</b>	<b>PC</b>	<b>Construction</b>	<b>Yr. Built</b>	<b>Building Updates – Roofing, Wiring, Plumbing &amp; Heating</b>
<b>Bldg. 1</b>				
<b>Bldg. 2</b>				
<b>Bldg. 3</b>				
<b>Bldg. 4</b>				

<b>Loc. 3</b>	<b>PC</b>	<b>Construction</b>	<b>Yr. Built</b>	<b>Building Updates – Roofing, Wiring, Plumbing &amp; Heating</b>
<b>Bldg. 1</b>				
<b>Bldg. 2</b>				
<b>Bldg. 3</b>				
<b>Bldg. 4</b>				



**COVERAGE E – SCHEDULED FARM PERSONAL PROPERTY**

**CAUSES OF LOSS**

- Basic\*
- Broad\*
- \*Theft Excluded

**VALUATION**

- ACV at time of loss\*
- RC if actually replaced\*
- \*Unless noted otherwise in Coverage Form E

NUMBER	ITEM	RATE	LIMIT OF INSURANCE
1	Grain, threshed seeds, beans, ground feed, silage, "livestock" feed, all in buildings, structures, sacks, wagons or trucks		\$
2	Grain in stacks, shocks, swathes or piles in the open.		\$
3	Hay, straw, fodder in buildings or structures (Maximum available policy limit \$10,000)		\$
4	Hay, straw, fodder in the open in stacks, windrows or bales (Maximum available policy limit \$10,000)		\$
5	Farm products, materials and supplies. This does not include hay, grain or growing crops.		\$
6	"Poultry" (excluding Turkeys unless specified) in the open		<b>NOT COVERED</b>
7	"Poultry" (excluding turkeys unless specified) in the following "poultry" buildings:		<b>NOT COVERED</b>
8	Trays, boxes, box shook (unassembled wood crates)		\$
9	Computers & related software that are part of the farming operations and farm management processes		\$
10	Miscellaneous equipment (machinery, vehicles, tools, supplies usual or incidental to farm operations).		\$
11	Borrowed or rented, whether or not under a written contract: farm machinery, vehicles, equipment.		\$
12	Farm machinery, vehicles, equipment on or away from the "insured location"		\$
	<b>Year</b>	<b>Description – Make - Model</b>	
			\$
			\$
			\$
			\$
			\$
			\$
			\$
			\$
			\$
			\$
			\$
			\$
			\$
			\$
			\$
13	"Livestock" (cattle, sheep, swine, goats, horses, mules, donkeys)		\$
14	Other Animals		<b>NOT COVERED</b>
15	Bees		<b>NOT COVERED</b>
16	Worms		<b>NOT COVERED</b>
17	Fish		<b>NOT COVERED</b>
18			\$
19			\$
20			\$

<b>COVERAGE F – UNSCHEDULED FARM PERSONAL PROPERTY</b>		
<b>CAUSES OF LOSS</b> <input type="checkbox"/> Basic  <b>MAXIMUM LIMIT \$5,000</b>	<b>VALUATION</b> ACV at time of loss* RC if actually replaced* *Unless noted otherwise in Coverage Form F	
	<b>COVERAGE F UNSCHEDULED FARM PERSONAL PROPERTY</b>	<b>LIMIT OF INSURANCE</b> \$

<b>COVERAGE G - BARNS, OUTBUILDINGS AND OTHER FARM STRUCTURES</b>		
<b>CAUSES OF LOSS</b> <input type="checkbox"/> Basic	<b>VALUATION</b> ACV at time of loss* RC if actually replaced* *Unless noted otherwise in Coverage Form G	
<b>LOC # -- BLDG #</b>	<b>COVERAGE G DESCRIPTION, OCCUPANCY</b>	<b>LIMIT OF INSURANCE</b>
--		\$
--		\$
--		\$
--		\$
--		\$
--		\$
--		\$
--		\$
--		\$
--		\$
--		\$
--		\$
--		\$
--		\$

<b>OPTIONAL FARM PROPERTY COVERAGE(S)</b> (check each coverage option desired)	
<input type="checkbox"/>	FP 0530 – Exclusion of Loss Due to Virus or Bacteria; Limited Coverage
<input type="checkbox"/>	FP 0409 – Increased Special Limits on Business Property
<input type="checkbox"/>	FP 0527 – Motorized Golf Carts
<input type="checkbox"/>	Livestock Collision
<input type="checkbox"/>	
<input type="checkbox"/>	
<input type="checkbox"/>	

<b>ADDITIONAL INSUREDS - Indicate entity to be named and relationship to the insured</b>
1.
2.
3.

I understand that misrepresentation or omission of material facts will be cause for cancellation and may void coverage.

Signature of applicant / Date: \_\_\_\_\_

Agency Name / Agent's Signature / Date: \_\_\_\_\_