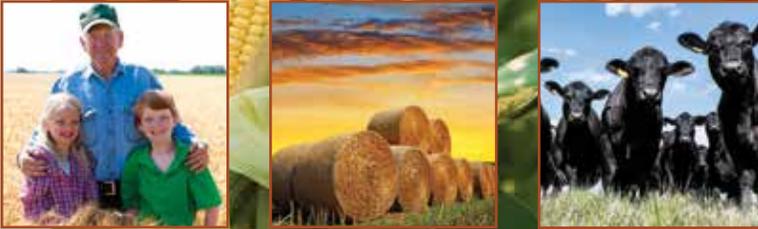


Agri-Business Farm and Ranch Owners Program

Coverage for Gentlemen and Family Farms, Ranches and Commercial Agricultural Operations



Holding true to our integrity



An innovator in agricultural, farm and ranch coverage

Farming and Ranching is more than what you do, it's who you are. 1st Choice Advantage is dedicated to protecting everything you work hard for each day. We've been protecting and insuring Farmers/Ranchers for over 105 years, learning and gathering experiences along the way to better cover your livelihood. As a member of the ECM Insurance Group, 1st Choice Advantage has a long-standing reputation, holding true to its integrity, in support of the farming community.

1st Choice Advantage recognizes that each Farm and Ranch Owner has its own unique lifestyle in relation to other businesses. We have designed a policy to provide a complete portfolio of insurance coverages that meet the requirements of today's agricultural businesses. Where allowed by your state, the following coverages may be included in a single policy: residential, agricultural, commercial property, inland marine, livestock floater, equipment breakdown, farm and commercial general liability. Also, we will write separate automobile and farm/commercial umbrella policies with the farm package.

We offer a variety of coverages to fulfill the insurance needs of the small gentlemen farms/ranches, larger family and corporate farms/ranches, and the commercial agricultural risks. You can protect your assets with comprehensive and flexible coverage from one of the leaders in the farm and agricultural insurance marketplace.

Agricultural Program Appetite:

Farm and Ranch Classes include, but are not limited to:

- Animal Specialties
- Cattle
- Cotton
- Dairy
- Deer
- Exotic (Alpaca, Llama, Elk)
- Field/Row Crops
- Dairy
- Deer
- Gentlemen
- Orchards
- Potatoes
- Poultry
- Sheep
- Sod
- Swine
- Tree

Specialty Agri-Business Programs for:

- Bed and Breakfast
- Brewery
- Equestrian
- Vineyard/Winery

Agricultural/Commercial Classes include:

- Citrus
- Dairy
- Grain/Rice Storage – Metal only (no terminal elevators)
- Hog/Swine
- Hops Processing
- Fruit/Nut/Vegetables Fresh Packing
- Livestock Feedlots – Feed Mill as part of Feedlot
- Nurseries/Florists – Wholesale only
- Nut Processing
- Orchards
- Potatoes
- Poultry
- Produce
- Seed Dealers
- Seed Merchants – Grain Crop/Grass Seed
- Sod Farming – Wholesale

www.1stchoiceadvantage.com

Agri-Business Farm and Ranch Owners Program "Holding True to Our Integrity"

1st Choice Advantage Agri-Business Farm and Ranch provides superior, flexible, and customized insurance protection through a package policy; including coverage for:

- Dwelling – basic, broad, special forms available
- Related private structures
- Personal property
- Additional living expense
- Farm personal property – Scheduled or Unscheduled
- Farm barns, buildings and/or structures
- Personal, farm and/or commercial liability
- Limited Pollution coverage

Coverage Parts that can be added to the Package Policy:

- Farm Inland Marine
- Crime Coverage
- Glass Coverage
- Commercial Property
- Commercial Liability with classifications

1st Choice Advantage automatically provides additional coverage at no charge:

- Rented or borrowed farm machinery \$25,000
- Special Cab Glass Deductible – No deductible when special perils purchased
- Foreign objects coverage – Included with special perils purchased
- Farm operations records expense \$5,000
- Private power and light poles \$500
- Refrigerated products spoilage \$1,000
- Replacement cost for well pumps servicing the dwelling \$1,500
- Custom farming up to \$5,000
- Chemical drift limited liability \$25,000
- Transportation of farm chemicals or fertilizer liability \$25,000

Enhancements Through Our Ag Farm and Ranch Expanded Endorsement – Expands coverage in many of the principal property coverage areas.

- Extra 10% above applicable limit for increased cost for ordinance or law
- \$2,500 for identity fraud expense
- \$3,000 for limit per head livestock
- \$100,000 for replacement machinery
- \$200,000 for newly acquired machinery
- \$75,000 for rented or borrowed equipment
- \$2,500 for extra expense
- \$1,500 for spoilage of animal health products
- \$500 per day up to a maximum \$5,000 for rental reimbursement for combines and cotton pickers
- \$3,000 for signs
- \$5,000 for motor truck cargo for owner's goods
- \$2,500 per item up to a maximum \$5,000 per occurrence for Unscheduled Tack Equipment
- \$2,000 for property in the custody of a common or contract carrier
- \$5,000 for computer and related software including GPS and Navigation
- \$5,000 for arson reward due to a covered fire loss
- \$1,000 for damage to property of others
- \$5,000 for water backup and sump discharge or overflow

Additional Options

- Limited Pollution Liability Coverage
- Chemical Drift and Transportation of Farm Chemicals Limited Liability (bodily injury or physical damage to persons, crop, animals)
- Contingent Aircraft Crop Dusting Liability (bodily injury or physical damage to persons, crop, animals)
- Custom Farming
- Employers' Liability and Employee Medical Payments
- Hunting or Fishing Endorsement
- Earthquake Coverage
- Loss of Farm Income Coverage



*Over 105 years of
insurance excellence*

ECM Insurance Group, providing financial protection since 1913, is rated "A" ("Excellent") by A.M. Best. The group has been committed to providing quality insurance products with competitive pricing for over 105 years. 1st Choice Advantage Insurance Company, Inc. is a member company of ECM Insurance Group.

Our Professional Agents will work with you to design a risk management plan and insurance coverage that fit your business needs at a competitive price. As a 1st Choice Advantage Customer, you can expect excellent service from our insurance underwriters, loss prevention specialists, and claim specialists.

Your 1st Choice Advantage Representative:



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