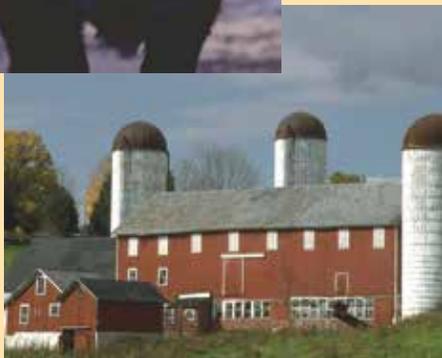


ECM offers two different methods to cover your farm personal property:

1. *Scheduled*—provides basic coverage for farm produce, supplies, farm machinery, implements, tools, and livestock.
2. *Blanket*—all eligible farm personal property is insured with a single amount of insurance. All risk of direct physical loss applies to mobile farm equipment.

Additional perils for livestock are included with blanket coverage (may be added to scheduled coverage):

- Accidental shooting
- Drowning
- Attack by dogs or wild animals
- Collapse of building



Does your farm include:

- Business exposures (other than farming)
- Agri-entertainment
- Processing operations

ECM can help design a package to provide you with the coverage you need.

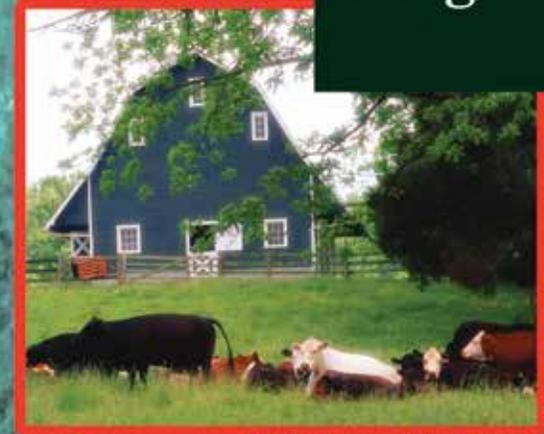


ECM® Insurance Group
10591 Lincoln Highway
P.O. Box 347
Everett, PA 15537

www.everettcash.com

This brochure provides a summary of policy coverages and should not be construed as a policy contract. Your policy contract gives actual coverage information.

Farmowners Program



ECM Insurance Group

“Your Company of Choice for Farmowners”

The ECM Farmowners Policy has a long-standing reputation for protecting the farming community. We understand the changing needs of the farmer and have adapted our insurance offerings to meet the needs of today’s farmer. We offer a variety of coverages to fulfill the insurance needs of small gentlemen farms, corporate farms, and tenant occupied farms.

Farm classes include, but are not limited to:

- Crop
- Poultry
- Elk
- Alpaca
- Christmas trees
- Dairy
- Hog
- Deer
- Llama
- Sod

Specialty programs:

- Horse
- Bed & breakfast
- Orchard/vineyard



The ECM Farmowners Policy is a package policy including coverage for:

- Dwelling—basic, broad, special forms available
- Related private structures
- Personal property
- Additional living expense
- Farm personal property
- Farm barn, buildings & structures
- Personal and farm liability
- Medical payments to others
- Sudden and accidental pollution coverage up to policy liability limits

ECM offers additional coverage at no additional premium charge:

- Borrowed farm machinery \$25,000
- Farm extra expense \$5,000
- Farm operations records expense \$5,000
- Property in control of the insured \$50,000
- Custom farming up to \$5,000
- Private power and light poles \$500
- Refrigerated food products \$1,000 on farm property; \$500 on personal property
- Suffocation of covered poultry and livestock \$3,000
- Signs related to farming operations \$500
- Replacement cost for well pumps servicing the dwelling

Incidental coverages include:

- Materials and supplies to be used in the construction, alteration, or repair of any building or structure specifically described
- Debris and emergency removal
- Fire department service charge (contractual only)
- Glass breakage



The ECM Farmowners Policy provides many ways to enhance your farmowners coverage. ECM can provide optional coverage for:

- Contaminated milk from your own herd
- Horse boarding with care custody and control option
- Unlicensed farm truck liability (if the vehicle is exempt from registration)
- Earthquake
- Suffocation of livestock or poultry
- Livestock or poultry care, custody and control
- Farm earnings and extra expense
- Replacement cost provisions—farm barns, buildings, and structures
- Home-based business including bed & breakfast

Equipment breakdown coverage is available for Farm:

- Milking parlors
- Refrigeration systems
- Heating/cooling systems
- Pumps, compressors, and conveyers
- Boilers, pressure vessels, and water heaters
- Telecommunications equipment
- Business computer equipment
- Electrical distribution and power