

Farm Bureau Endorsement

Farm Bureau® members with CountryChoice®, AgriChoice®, and AgriChoice® Plus Policies are eligible to receive exclusive coverages and benefits.

	Coverage Element	CountryChoice®, AgriChoice® and AgriChoice® Plus Policy	Farm Bureau Endorsements
	Household personal property at insured's dwelling other than an insured's location	10% of Coverage C or \$1,000	No increase in limit provided
SUB-LIMITS FOR PERSONAL PROPERTY	Gold, money, bank notes	\$1,000 limit in base policy	No increase in limit provided
	Trailers not used with watercraft	\$2,500 limit in base policy	No increase in limit provided
	Business property	Limit of \$2,500 for business property on the insured location. Limit of \$1,500 for business property off the insured location.	No increase in limit provided
LOSS BY THEFT	Furs and garments trimmed with fur, jewelry, precious and semiprecious stones, and watches.	\$2,500 limit in base policy	No increase in limit provided
	Goldware, silverware, platinumware	\$5,000 limit in base policy	No increase in limit provided
	Firearms	\$5,000 limit in base policy	No increase in limit provided
COVERAGE EXTENSIONS	Trees, plants, shrubs and lawns	\$1,000 limit in base policy	No increase in limit provided
	Refrigerated products - not farm personal property	\$1,000 limit in base policy	No increase in limit provided
ADDITIONAL COVERAGES	Debris removal	25% of loss + 10% limit of insurance	No increase in limit provided
	Landlord furnishings	\$5,000 limit in base policy	\$10,000
	Removal of fallen trees	\$1,000 per tree/ \$2,500 per occurrence in base policy	No increase in limit provided
	Credit card/fund transfer/forgery	\$5,000	No increase in limit provided
	Identity fraud expense	Coverage not provided	\$15,000 (\$250 deductible applies)
	Emergency roadside assistance	\$250 for towing and labor	\$500 for towing and labor
	Arson or crime information reward	\$2,500 from arson, vandalism or theft	\$5,000 from arson, vandalism or theft
	Refrigerated farm personal property	\$1,000	\$2,000
	Fire department service charge	\$2,500	\$3,500
	Accidental death coverage for pets	No coverage in base policy	\$100 per animal/ \$500 per policy term
	Accidental livestock death coverage for youth organization projects	No coverage in base policy	\$1,500 per animal/ \$3,000 per policy term
LOSS SETTLEMENT CONDITIONS	Deductible on a loss greater than 50% of the Coverage A limit to an owner-occupied dwelling	Applied	Waived
	Coinsurance penalty for a loss under \$10,000 for covered scheduled farm personal property, blanket farm machinery, tools, supplies or equipment	Applied	Waived
	If the loss is under \$10,000 on covered buildings and structures, provision that the proportion to repair or replace will equal the ratio of the limit of insurance to 80% of the cost to repair or replace	Applied	Waived

This is a general description of coverage and not a statement of contract. All coverages are subject to the exclusions, conditions and limitations of the policy form.

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