



Saskatchewan Mutual Insurance Company  
 279 3<sup>rd</sup> Ave. North  
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## FARM DWELLING

- See Personal Insurance for eligibility, coverage and property insured descriptions
- Buildings and property used for farming purposes are not insured under the dwelling coverage and must be specifically insured under the farm coverage



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## FARM OUTBUILDINGS

### Eligibility

- All buildings and structures built and used for farming purposes

### Coverage

- Fire & Lightning or
- Named Perils (Fire & E.C.) or
- Comprehensive Perils (All Risk)
- Replacement Cost available on building up to fifteen years old unless it is constructed of steel and then it is available if the building is not more than thirty years old

### Property Insured

- All farm structures, including their contents while contained therein
- Available on a Blanket or Schedule basis



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## FARM MACHINERY

### Eligibility

- All mobile farm implements and machinery usual to a farming operation
- Includes attached equipment
- Excludes repair parts

### Coverage

- Fire & Lightning or
- Comprehensive Perils (All Risk)
- Replacement Cost available on brand new equipment for up to 36 months
- Loss of Use coverage is available for rental of replacement machinery for insured machinery unavailable due to an insured loss

### Property Insured

- All mobile farm implements, machinery and their attached equipment
- All types of irrigation equipment, including permanent fixed center-pivot type installations
- Machinery used for custom farming is subject to a surcharge



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## FARM TOOLS

### Eligibility

- Any device, apparatus or instrument which is independent of any other apparatus and upon its own is used for machinery or business repair, construction or maintenance usual to farming operations
- Excludes repair parts
- Permission must be granted for tools used for business outside of the farm operation

### Coverage

- Comprehensive Perils (All Risk)
- Coverage is on a Replacement Cost basis
- Coverage provided for theft of tools from an unlocked vehicle

### Property Insured

- Tools as defined in eligibility
- Blanket or Scheduled coverage
- Off premises coverage included
- Tools kept at an unoccupied farm are subject to a surcharge



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## LIVESTOCK

### Eligibility

- All types of farm animals
- Exotics such as bison, game animals (elk, moose, deer), chinchillas, rabbits, mink, ostrich, emu and llamas

### Coverage

- Protection for accidental death or destruction of the livestock
- Fire, Lightning & Explosion or
- Named Perils

### Property Insured

- Livestock as described in eligibility
- Individually insured with specific identification or blanketed by type or kind
- Restrictions apply to blanket coverage in respect to type and value of livestock



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## GRAIN

### Eligibility

- Whole threshed grain, seed and feed (mixed grain) owned by the insured

### Coverage

- Fire, Lightning, Explosion & Transportation
- Windstorm and Theft coverage is available for an additional premium
- Loss from windstorm is covered only while the property is in a fully enclosed building
- Loss from theft is covered if the loss occurred from within a fully enclosed building or while in transit

### Property Insured

- Eligible grain while in a described building
- Grain located on the insured premises
- Grain while in transit in Canada
- Customer's grain must be specifically insured
- Grain coverage ceases upon delivery to any terminal, warehouse, cleaning plant or dryer away from the insured premises
- Coverage ceases when the grain has been delivered to any railway company for transportation purposes



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## FARM FODDER

### Eligibility

- Fodder, including prepared feed and supplements
- Silage, other than bagged silage
- Straw used for feed or bedding, baled, stocked or piled in the open or in open-sided shelters anywhere on the farm premises
- Fodder stored in a fully enclosed building must be insured under Farm Outbuilding Contents

### Coverage

- Fire, Lightning & Explosion
- Transportation perils available for an additional premium
- Windstorm or Hail coverage is available while stored in a fully enclosed building, structure or tank
- Theft coverage is available for fodder taken from a fully enclosed building, structure or tank and while in transit
- Vandalism or Malicious Acts coverage is available

### Property Insured

- Eligible fodder as described on the farm premises
- In-transit on a blanket basis
- No coverage for fodder stored in a commercial warehouse unless permission is granted





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## FERTILIZER AND FARM CHEMICALS

### Eligibility

- Chemical fertilizer, herbicides and pesticides

### Coverage

- Fire, Lightning, Explosion, Windstorm, Transportation & Theft
- Theft coverage is available if property is taken from within a fully enclosed building, structure or storage tank on premises as long as such building structure or tank is securely locked when not in use

### Property Insured

- Eligible fertilizers and chemicals
- Blanket coverage while on premises and anywhere in Canada



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## MISCELLANEOUS FARM PROPERTY

### Eligibility

- Farm Equipment such as aeration fans, bin sweeps, weigh scales, pumps, generators, pressure washers, drill fills, portable water, chemical & gas tanks not mounted on a stand, cradle or platform and similar items
- Farm Property such as portable corrals, cattle squeezes & chutes, watering bowls and similar items

### Coverage

- Fire, Lightning & Explosion or
- Named Perils, including theft or
- All Risk Coverage
- Replacement Cost included

### Property Insured

- Miscellaneous farm equipment and property as per the eligibility requirements
- Blanket coverage while on premises and while temporarily off premises anywhere in Canada



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## SEMEN

### Eligibility

- Semen tanks & semen held in tanks for the purpose of artificial insemination

### Coverage

- All Risk Coverage
- In-transit coverage to and from premises

### Property Insured

- Blanket coverage while on premises or anywhere in Canada
- Separate limits of insurance are required for semen and semen tanks



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## MILK

### Eligibility

- Raw milk while in milk tanks

### Coverage

- All Risk Coverage
- Excludes loss due to souring, change of flavour, contamination, change of temperature or spoilage unless due to fire, lightning, explosion, vandalism or malicious mischief or interruption of electrical power

### Property Insured

- Blanket coverage while on premises



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## BLANKET EARNINGS & EXTRA EXPENSE

### Eligibility

- Loss of earnings and extra expense incurred, directly resulting from the interruption of business due to an insured loss to any outbuilding or livestock

### Coverage

- Payment for loss of earnings and extra expenses incurred during the period of restoration

### Property Insured

- Earnings – net profit before income taxes, plus all operating expenses earned
- Extra Expense – expenses incurred during the period of restoration which would not have been incurred had their been no loss and which are necessary to continue normal operations



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## BEEKEEPERS

### Eligibility

- Farms conducting honey or leafcutter beekeeping operations
- All property common to the operation may be protected

### Coverage

- Fire, Lightning & Explosion or
- Named Perils, including transportation within Canada
- Transportation coverage into the Continental United States is available

### Property Insured

- Permanent buildings, structures and contents thereof on premises
- Nesting boards and shelters on premises and in the open field
- Adult leafcutter bees and cocoons while in storage and in the open field
- Honey bee hives and honey in the hive in storage or in the open field
- Stock of honey, processed and unprocessed, contained in buildings or barrels on premises



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## **SILAGE BAGS & BAGGED SILAGE**

### **Eligibility**

- Silage bags and silage in the bags
- Cost of rebagging silage made necessary because of an insured peril

### **Coverage**

- Named Perils
- Separate amount of insurance is required on silage and silage bags

### **Property Insured**

- Silage as defined in eligibility
- Blanket coverage while on premises



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## FARM PROPERTY BLANKET COVER

### Eligibility

- Blanket cover on tools, contents of outbuildings and miscellaneous farm property under one rider

### Coverage

- All Risk Coverage
- Replacement Cost included
- Property Extensions include coverage for property temporarily off premises, property of others and fertilizer & farm chemicals

### Property Insured

- Blanket coverage





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## FARM POLICY ENHANCEMENT ENDORSEMENT

	<u>ITEM</u>	<u>ENHANCED AMOUNT</u>
1.	Fire Fighting Expense Limitation	\$15,000
2.	Fire Department Charges	\$2,000
3.	By-Laws Coverages	\$20,000
4.	Corrals & Fencing	\$5,000
5.	Cost of Preparing Proof of Loss	\$1,000
6.	Cost of Restoring Farm Operations Records (including Auditor Fees)	\$5,000
7.	Debris Removal – Extended Coverage	\$10,000
8.	Extra Expense	\$5,000
9.	Exterior Farm Signs Coverage	\$3,000
10.	Farm Tools, Parts and Supplies Coverage	\$2,000
11.	Farm Water System Coverage	\$5,000
12.	Fuel and Fuel Tank Coverage	\$3,000
13.	Inflation Protection Coverage	Refer
14.	Property of Others	\$10,000
15.	Newly Acquired or Newly Constructed Farm Buildings	\$100,000
16.	Newly Acquired or Leased Farm Machinery	\$50,000
17.	Newly Acquired Livestock	\$10,000
18.	Private Power and Light Poles	\$5,000
19.	Property in the Custody of a Common or Contract Carrier	\$15,000
20.	Chemicals and Fertilizer Coverage	\$5,000
21.	Standing Crop Coverage	\$5,000



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## FARM COMPREHENSIVE LIABILITY

- Payment for legal liability due to unintentional bodily injury or property damage
- Limits available for up to \$5,000,000
- Includes Product Liability for farm products
- Includes Employer's Liability for farm employees
- Includes Cross Liability for farm corporations and partnerships
- Includes Fire Fighting Expense Limitation for legal liability for costs to fight, suppress, control or extinguish a fire that arise from an activity pertaining to the farm operations
- Coverage available for custom farming, tenants fire legal liability, voluntary compensation, and non-owned automobile liability