

## AGRICOVER FARM LIABILITY ENDORSEMENT COVERAGE

- Broadened premises legal liability – \$500,000
- Increased medical payments – \$10,000
- Loss assessment coverage – \$50,000
- Broadened advertising injury, personal injury, and named insured classes
- Unintentional failure to disclose hazards clause
- Notice of/knowledge of occurrence provisions
- Aggregate limits per location coverage
- Blanket additional insureds

## EXTENDED COVERAGE FOR THE MONTANA RED ANGUS ASSOCIATION

### EXTENDED MULTIGUARD PROPERTY COVERAGE:

- Entrance gates and signs – \$5,000
- Fences, corrals, and pens – \$5,000
- Cost of restoring farm operations records – \$5,000
- Refrigerated products – \$5,000
- Extra expense – \$10,000
- Employee saddle and tack – \$3,000
- Private power and light poles – \$2,000
- Livestock in the custody of a common or contract carrier – \$20,000
- Livestock transit – \$20,000

### EXTENDED MULTIGUARD LIABILITY COVERAGE:

- Allowable custom farming receipts – \$30,000
- Damage to property of others – \$2,000
- Medical payments – \$20,000 (or amount shown in declarations)

## WHY CHOOSE FIREMAN'S FUND?

### FINANCIAL STRENGTH

Fireman's Fund has served the needs of American farmers and ranchers since 1876, beginning with the first standing grain policy written in the United States. The company consistently maintains high financial ratings and has always met its commitment to policyholders. A member of the Allianz Group, one of the world's largest providers of property and casualty insurance, Fireman's Fund has the financial strength to protect the future of your ranch.

### CLAIMS MANAGEMENT

Customers rate Fireman's Fund claims professionals among the best in the industry, providing fast, fair and responsive service. Our regional adjusters are experts in handling agribusiness claims, including large losses.

### SUPPORTING FIREFIGHTERS FOR SAFER COMMUNITIES

Fireman's Fund began with a mission to support the families of fallen firefighters. Today, we continue that tradition by donating a portion of our profits to the fire service for equipment, training and community fire safety education. For more information, visit our website at [www.firemansfund.com/heritage](http://www.firemansfund.com/heritage).

### YOUR INSURANCE AGENT MAKES A DIFFERENCE

PayneWest Insurance has been committed to the cattle industry for more than 20 years. With 16 locations throughout Montana, PayneWest is the largest agency in the state and one of the top 15 agencies in the United States. PayneWest is the premier distributor of personal, commercial, Farm & Ranch, and ancillary insurance products in Montana.

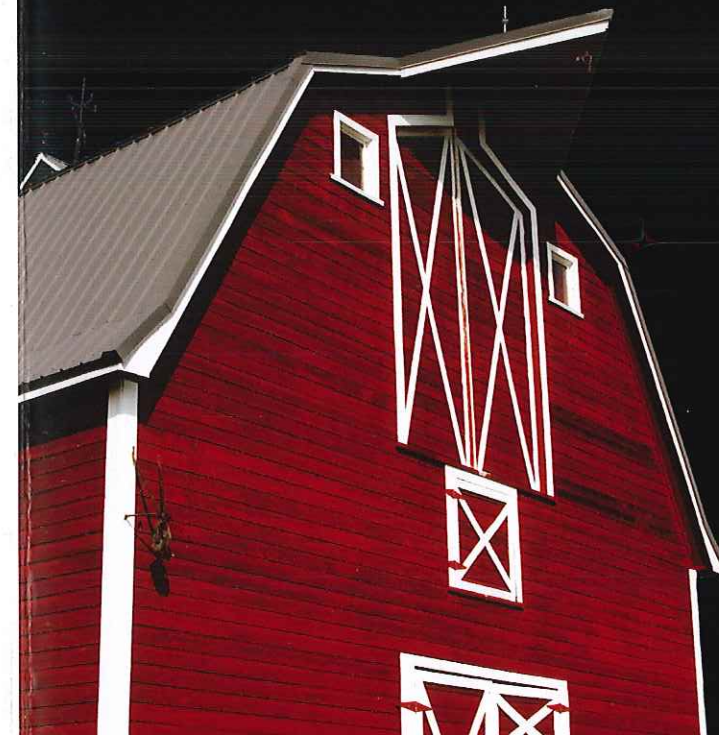


[www.firemansfund.com](http://www.firemansfund.com)  
[www.paynewest.com](http://www.paynewest.com)

Protecting your future for 150 years

# INSURANCE FOR THE MONTANA RED ANGUS ASSOCIATION

OFFERING MORE TO FARM & RANCH CUSTOMERS  
PROVIDED BY FIREMAN'S FUND AND  
PAYNEWEST INSURANCE



# DEPENDABLE PROTECTION FOR YOUR RANCH

Fireman's Fund partners with PayneWest to provide customized insurance solutions for your cattle business. Our Multiguard<sup>SM</sup> program offers superior protection which begins with basic coverage for your home, personal property and ranch buildings.

You can further customize your policy with options like our Agricovert property and liability endorsements. Working together, we can design a complete package to minimize gaps in coverage and help you succeed in a fast-changing industry.

## MULTIGUARD COVERAGE

- Automatic inflation protection for residential or farm building construction costs
- Outdoor antennas and satellite dishes – \$5,000
- Money, gold and silver – \$2,000
- Watercraft, including trailers and outboard motors – \$5,000
- Household personal property within a vault – \$50,000
- Newly acquired and replacement equipment – \$500,000
- Borrowed farm equipment, including leased/rented – \$50,000
- New construction for barns and outbuildings – \$250,000
- Extra expense for machinery in the event of a covered loss – \$5,000
- Pollutant cleanup and removal expense – \$10,000 (with option to increase up to \$50,000/\$100,000)

## AGRICOVERT FARM PROPERTY ENDORSEMENT COVERAGE

- Electronic data processing equipment – \$10,000
- Employee tools – \$3,000
- Fire extinguisher recharge – \$250 per occurrence
- Cost of preparing proof of loss – \$2,000
- Key and lock replacement – \$1,500 per occurrence
- Farm machinery in the custody of a common or contact carrier
- Backup of sewer and drains for dwellings
- Identity Theft with Restoration – \$25,000
- Kidnap and Ransom Expense – \$25,000
- Loss Assessment Coverage – \$50,000

## ADDITIONAL CUSTOMIZATION

- Extended replacement cost for dwellings
- Replacement cost on newer equipment
- Disruption of farming operations
- Spoilage of perishable farm personal property
- Farm transit for cargo
- Recreational vehicles (ATVs, snowmobiles, watercraft, golf carts)
- Equipment Breakdown
- Assisted Living Care
- Unit-Owners Coverage

## CUSTOMIZED LIABILITY COVERAGE FOR SPECIAL RISKS

Liability coverage automatically extended for:

- Medical payments – \$5,000
- Fire damage liability – \$100,000
- Chemical drift: physical injury to crops, animals – \$100,000
- Damage to property of others – \$1,000
- All owned watercraft less than 50hp and all non-owned watercraft
- Incidental custom farming – annual receipts up to \$15,000

*“Working together, we can design a complete package.”*

