



GRAIN FARM INSURANCE POLICY

PROTECTING YOUR DREAMS





CHOOSE AN INSURANCE PROVIDER WHO'S AS **SERIOUS AS YOU ARE** ABOUT PROTECTING YOUR DREAMS.

Take another look at American Family Insurance and our Farm/Ranch coverage, designed specifically for grain farmers like you.

You may call it your farm, but it's more than that. It's your home, your living and your way of life.

It's not always an easy life, but it's a rewarding one. Unfortunately, with great reward comes great risk. With all that's at stake, doesn't it make sense that you should be just as careful in choosing who protects your livelihood as you are in choosing how to run it?

Because American Family offers Farm/Ranch coverage designed specifically for grain farmers, that choice should be a whole lot easier. Here's why:

COMPLETE PROTECTION

American Family's Farm/Ranch policy offers complete protection for grain farmers, including replacement cost coverage for irrigation systems and outbuildings, medical expense coverage for named employees and much more.

HIGHER COVERAGE LIMITS, COMPETITIVE PRICES

While our coverage limits are consistently higher than the competition, our prices are not.

KNOWLEDGE OF YOUR BUSINESS

Like you, American Family's roots are in farming. We've been protecting the livelihoods of farmers like you for over 80 years. Our agents and dedicated farm/ranch claims staff understand every aspect of your operation and how to keep it running smoothly.

LOCAL AGENTS AND PERSONAL SERVICE

As a local agent, I'm always available when you need me. That means I can sit down with you face-to-face to offer proactive advice and services such as loss control and free insurance reviews to help you ensure you have the right coverage for your specific needs.

FINANCIAL STRENGTH

In tough economic times such as these, it's even tougher to find a company you can trust with your financial protection. It's important to know that American Family remains financially sound. Our business is growing and our ability to protect you is as strong as ever.

American Family's Farm/Ranch policy offers a variety of coverage options that can be customized to your specific needs, including:

Irrigation Replacement Cost Coverage

Provides replacement cost coverage for irrigation pivots, pump, wiring and underground pipes.

Medical Expense

Provides medical coverage for individuals listed on the policy for medical expenses caused by a farming accident.

Replacement Cost for Outbuildings

Provides replacement coverage for materials without any depreciation being applied.

Snow Load Coverage

Provides coverage for a building damaged due to an excess snow load.

Borrowed Machinery Endorsement

Covers borrowed equipment whose owner might be uninsured or underinsured.

Farm Machinery Extra Expense

Provides coverage to enable you to resume operations after a covered loss damages a piece of machinery.

5% Debris Removal

Provides 5% of policy limit on covered home and outbuildings for debris removal for any covered loss.

Special Scheduled Grain and Crop Endorsement

Covers seasonal crops for a specified coverage limit at a reduced premium.

Loss of Crop due to Overturn

Provides coverage for the value of any crop that cannot be recovered when a gravity box or truck overturns.

With our superior combination of coverage, knowledge, service and strength, doesn't it make sense to consider American Family for your protection needs?

Contact me today to learn more about our Farm/Ranch coverage and all its benefits.

ALL YOUR PROTECTION UNDER ONE ROOF®

AUTO
HOME
BUSINESS
LIFE

Visit **amfam.com** to find an agent near you for a FREE no-obligation Personal Insurance Review. The trusted advice of an American Family Insurance agent will give you the confidence and security to pursue your dreams, no matter how they change along the way, and make sure that you have protection for everything that matters most to you.

We offer a variety of insurance products to cover you, and your family, at every stage in life. Talk to an agent to find out which discounts you may qualify for and other ways to save!

Annuities and life insurance policies are issued by American Family life Insurance Company—other products are offered by American Family Mutual Insurance Company and its Subsidiaries or American Family Insurance Company.

This brochure represents only a brief description of coverages. Coverage features and limits vary by state and may be subject to change. Some products are not available in every state. Discount availability and eligibility vary by state and policy terms. Please check with your agent and read the policy for exact details on coverages and exclusions.



All your protection under one roof®

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