

FARM • RANCH



STANDARD MUTUAL INSURANCE COMPANY

Standard Mutual Insurance Company has been offering quality insurance and personal service since 1921. Your professional, independent insurance agent can help you tailor a Standard Mutual policy to meet your individual needs, providing the protection and security you deserve at a very competitive price.

This brochure contains only a general description of coverages and is not a statement of contract. All coverages are subject to the exclusions and conditions of the policy itself.



STANDARD MUTUAL INSURANCE COMPANY

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STANDARD MUTUAL
INSURANCE COMPANY

Standard Mutual's Farmowners-Ranchowners Program is designed to provide you with quality insurance protection tailored to the unique needs of your farming operation.

WE SPECIALIZE IN INSURING SMALL FAMILY FARMS OR HOBBY FARMS

Dwelling Coverage

Protection against such perils as fire, severe weather and crime for your dwelling, personal household property and additional living expenses that might be incurred as the result of a loss.

Tenants

Although the dwelling owner may be responsible for a loss to the building, you need coverage to protect against the loss of your personal property.

Farm Personal Property

Coverage for farm personal property can be provided on either a scheduled or blanket basis.

Barns, Farm Buildings and Structures

You also need coverage for the other farm structures found on the premises such as barns, silos, bins, garages and other outbuildings.

Liability and Medical Payments

All farmowners policies include liability coverage for bodily injury and property damage to others. Medical payments to others is included should a guest be injured on your property.

Discounts

- *Superior dwelling discounts available for those dwellings meeting certain requirements*
- *Placing both your auto and farm insurance with Standard Mutual*
- *Valued customer - rewards you for continuing to renew your policy with Standard Mutual*
- *Protective devices - smoke detectors, fire extinguishers and dead bolt locks*



Optional Coverages

- *Replacement cost for household personal property - insures your personal property for the full cost of repair or replacement without deduction for depreciation*
- *Livestock coverage for accidental shooting, drowning, attack by dogs or wild animals and collapse of buildings*
- *Coverage for damage done by foreign objects ingested into farm machinery*
- *Many other optional coverages available to tailor your policy to fit your needs*

