



# FARM

omig.com

insurance

Whether you own a small farm with five acres; a horse farm, dairy, hog, or poultry operation; or a large family corporation with thousands of acres, we provide the coverage you need for your home, buildings, farm personal property, and liability under one policy.

## Coverage For:

- Fire or lightning
- Windstorm or hail
- Explosion
- Riot or civil disorder
- Sudden and accidental damage from smoke
- Freezing
- Theft
- Collision
- Weight of ice, snow or sleet
- Milk contamination
- Falling objects
- Vandalism and malicious mischief
- Sudden and accidental tearing apart, cracking, burning or bulging
- Accidental discharge or overflow of liquids or steam
- Sudden and accidental damage from artificially generated electrical currents
- Sudden and accidental pollution
- Borrowed, rented, or leased farm equipment

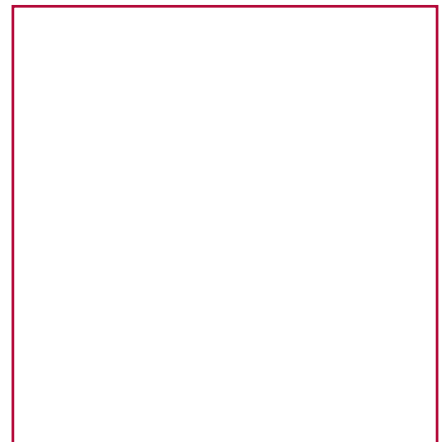
## Coverage Options:

- Replacement Plus for your contents
- Inland marine coverage for scheduled items such as jewelry, fine art, furs, guns and collectibles
- Special form coverage on barns and outbuildings
- Replacement cost for farm barns, buildings, and structures
- Loss of farm income
- Employment Practices Liability
- Equipment breakdown for residence, personal property, barns, buildings and structures
- Peak season inventory - farm personal property
- Intake of foreign objects into farm machinery
- \$5,000 Identity fraud expense coverage (may be increased)
- \$1,000 extra expense coverage may be increased
- \$2,000 self-propelled farm machinery rental expense

*Separate personal auto, farm commercial auto, and excess catastrophe liability policies are also available.*

## Available Discounts:

- Auto/Home combinations
- Dwelling less than 20 years old
- Country Estate (farms with less than 500 acres and less than \$75,000 income)
- New home under construction
- Certain types of protection devices, such as smoke alarms or burglar alarms



DISCLAIMER: This is a summary of coverage. Please refer to the Coverage Terms & Conditions for actual coverage.

OHIO MUTUAL INSURANCE GROUP

*Since 1901 ... keeping the promises that secure dreams.*