

# Insurance for Farm and Agribusiness

Your business is like no other. That's why we offer tailored coverages to meet your unique needs. Contact your independent agent or broker to find out how Liberty Mutual Insurance helps farms and agribusinesses thrive.



## Why Choose Liberty Mutual Insurance?

To us, insurance for farm and agribusiness is about more than just coverage. It's protecting your way of life and a vital resource of our economy.

- Backed by years of hands-on farm and agribusiness experience, we understand how to protect and support today's agriculture risks.
- From small hobby farms to large commercial operations, we offer customized insurance solutions to create a policy unique to what you do.

## Farm

### Dwelling and Household Personal Property

- Additional living expense
- Credit card/forgery
- Earthquake
- Increased sublimits for specified property (such as furs, jewelry, silverware, firearms)
- Ordinance or law
- Replacement cost for dwelling and household personal property
- Sewer and drain backup

### Personal Property

- Blanket coverage
- Borrowed, rented, newly acquired and replacement
- Equipment
- Extra expense
- Foreign objects in machinery
- Irrigation equipment
- Livestock
- Machinery and equipment
- Property in transit and away from premises
- Replacement cost coverage option
- Watercraft, all-terrain vehicles (ATVs), and snowmobiles

### Barns and Outbuildings

- Extra expense
- Newly constructed buildings
- Replacement cost and actual cash valuation options

### Mobile Agricultural Equipment and Inland Marine

- Blanket equipment coverage option
- Borrowed, leased, and rented equipment
- Extra expense
- Foreign objects in equipment
- Fuel lubricants cleanup
- Newly acquired and replacement property
- Property in transit
- Replacement cost option



## Liability

- Chemical drift or limited pollution
- Commercial general liability option
- Crop dusting (with bodily injury option)
- Custom farming
- Medical expense
- Personal liability
- Umbrella and excess coverage
- Watercraft, ATVs, and snowmobiles

## Livestock

- Animal collision
- Blanket livestock coverage option
- Livestock in transit
- Optional perils

## Agribusiness

### Property and Liability

- Business auto
- Business income and extra expense
- Chemical drift or limited pollution
- Commercial general liability
- Computers
- Crime and employee dishonesty
- Excess liability
- Mobile equipment
- Peak season or reporting limits of insurance
- Personal property — Equipment and machinery, nursery stock
- Property in transit or away from premises
- Real property — Office, storage, greenhouses, coolers

### Also available for Wholesale Nurseries

- Coverage for your dwelling and household personal property
- Equipment breakdown — Electrical, mechanical, and pressure equipment available for dwellings, outbuildings
- Coverage E, F, G, and commercial property
- Personal liability
- Personal use automobiles
- Watercraft, ATVs, and snowmobiles

For more information about insurance for your farm or agribusiness, go to [libertymutualgroup.com/business](http://libertymutualgroup.com/business) or contact your local independent agent.

Currently available in AL, AZ, CA, CO, GA, IA, ID, IL, IN, KS, KY, MI, MO, MS, MT, ND, NE, NM, NV, OH, OK, OR, SD, TN, TX, UT, WA, WI, WV, WY

As a Fortune 100 company and a leading provider of property and casualty insurance, Liberty Mutual Insurance has the resources and expertise to provide tailored domestic and multinational insurance and risk-management solutions to meet the specific needs of your business, regardless of size and location. Visit [libertymutualgroup.com/business](http://libertymutualgroup.com/business), or contact your independent agent or broker.



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