

More About Colorado Casualty

Working exclusively with independent agents, Colorado Casualty offers a full range of commercial property and casualty products for small to medium-sized commercial businesses, as well as providing a variety of personal products and services.

Colorado Casualty is part of Liberty Mutual Agency Markets, a member of Liberty Mutual Group. Liberty Mutual Group consistently ranks high on the Fortune 500 list of the largest U.S. corporations and has financial strength ratings of "Excellent" (A) from the A.M. Best Company, "Good" (A2) from Moody's Investors Service, and "Strong" (A-) from Standard & Poor's.



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Colorado Casualty member underwriting companies:

Colorado Casualty Insurance Company, Golden Eagle Insurance Corporation, The Netherlands Insurance Company, Peerless Indemnity Insurance Company, Peerless Insurance Company, American Fire and Casualty Company, The Ohio Casualty Insurance Company, Ohio Security Insurance Company, West American Insurance Company
(Not all companies may be licensed in all states.)

Farm Policy

Tailored Coverage for Commercial Farms
from Colorado Casualty™



Colorado Casualty Farm Policy



Colorado Casualty provides the specialized protection you need for both the business and personal aspects of your farm. Our Commercial Farm Policy can be tailored to meet the varying needs of many farms ranging from the small hobby farm to a large commercial operation.

With more than 25 years of experience, we are committed to the business of writing farms in the West. Our specialized farm team handles the farm policy along with supporting commercial auto and umbrella policies.

Coverages include:

- **Farm Dwelling (owner or tenant occupied), Appurtenant Structures to the Dwelling, Household Personal Property and Loss of Use**
- **Farm Personal Property (scheduled or blanketed)**
- **Farm Structures (barns, silos, etc.)**
- **Farm Liability**
- **Personal Liability**



Farm Dwelling, Appurtenant Structures to Dwelling, Household Personal Property and Loss of Use

- Owner or Tenant Occupied
- Basic, Broad or Special Perils on Dwelling
- 10% of Dwelling Coverage for Appurtenant Structures
- Fair Rental Value for Dwelling and Appurtenant Structures

Special Limits

(Higher limits and specifically scheduled items are available)

- Gold, platinum or silver: \$200
- Manuscripts or passports: \$1,500
- Watercraft: \$1,500
- Grave markers: \$1,000
- Business property off an insured location: \$2,500
- Theft of furs, jewelry, and watches: \$1,500
- Theft of silverware: \$2,500
- Theft of firearms: \$2,500

Additional Coverages

- Debris Removal
- Reasonable Repairs
- Removal of Fallen Trees from the grounds appurtenant to the residence
- \$500 Credit Card and Fund Transfer Cards; Forgery; Counterfeit Currency for Theft

Liability Coverages

- Bodily Injury and Property Damage
- Premises Liability
- Personal and Advertising Liability
- Medical Payments

Scheduled Farm Personal Property

- Farm Machinery or Livestock
- Hay, Straw, Fodder Grain
- Basic, Broad or Special Perils
- \$50,000 plus the corresponding limit shown in the declarations page for replacement farm machinery
- \$100,000 for newly purchased additional machinery

Unscheduled Farm Personal Property

(Blanket)

- Basic, Broad or Special Perils

Farm Structures

- Basic, Broad or Special Perils
- ACV or Replacement Cost
- \$100,000 for new, permanent farm structures not covered under the policy

Optional Coverages

- Additional Farm premises rented to others
- Additional Insured — Farm Liability
- Farm Employers Liability and Farm Employees Medical Payments Insurance
- Additional Custom Farming Liability (\$5,000 in receipts included in policy form)
- Perishable Farm Personal Property
- Medical Payments — Named Insured and Designated Resident Members of the Household
- Livestock Suffocation
- Glass in Cab
- Farm Computer
- Optional Loss Valuation
- Watercraft Physical Damage and Liability
- Incidental Business Pursuits
- Earthquake
- Sump Pump and Water Back-up
- Foreign Objects in Machinery/Rock Ingestion
- Peak Season
- Chemical Drift
- Limited Farm Pollution Liability Commercial Farm Extension Endorsement
- Farm Silver Endorsement
- Farm Gold Endorsement
- Farm Platinum Endorsement
- Increased Haystack Limits Endorsement
- Special Dairy Endorsement
- Hunting Liability
- Animal Collision

Farm Extension Endorsement increases coverage for the following:

- Household Refrigerated Products
- Private Power & Light Poles
- Collapse from Subsurface Water — Dwellings
- Landslide for Dwellings and Household Personal Property
- Back-up of Sewers and Drains for Dwellings and Household Personal Property
- Collapse Resulting in the Death of Livestock
- Borrowed Farm Machinery – Unscheduled Farm Personal Property

Available Credits

- Protection Devices
- Combination Credit — if Colorado Casualty insures the personal coverages (dwelling if owner occupied and household personal property if tenant occupied) and the farm coverages
- Farm Package Credit — if Colorado Casualty also writes the Business Auto or Commercial Umbrella in the farm program
- Three rating tiers

Why Choose Colorado Casualty?

1. **Exceptional Claims Service:** Colorado Casualty's claims service differentiates us from our competitors. It is what our customers really buy when they purchase our insurance policy. Our goal is to provide service that exceeds our customer's expectations.
2. **Knowledgeable Underwriting Staff:** Colorado Casualty has a knowledgeable, experienced and helpful underwriting team devoted solely to farm accounts. We strive for positive results, outstanding service and are eager to help.
3. **Financial Stability:** Colorado Casualty member companies have earned financial ratings of "Excellent" (A) from A.M. Best Company, the industry standard for financial strength.