



Chautauqua Patrons Insurance Company



Firmly Rooted Since 1877

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Farmowner Insurance

Basic Coverage - Form ML-1R

Provides Coverage for direct physical loss to covered property caused by the following causes of loss:

- ▶ Fire or Lightning
- ▶ Windstorm or Hail
- ▶ Explosion
- ▶ Riot or Civil Commotion
- ▶ Aircraft
- ▶ Vehicles
- ▶ Sudden or Accidental Damage from Smoke
- ▶ Vandalism & Malicious Mischief
- ▶ Glass Breakage
- ▶ Theft

Broad Coverage - Form ML-2

All Basic Coverage (ML-1R) Perils plus:

- ▶ Falling objects
- ▶ Weight of Ice, Snow & Sleet
- ▶ Collapse of a Building or Any Part of a Building
- ▶ Sudden and Accidental Tearing Apart Burning or Bulging
- ▶ Accidental Discharge or Overflow of Liquids or Steam
- ▶ Freezing
- ▶ Sudden and Accidental Damage from Artificially Generated Electrical Currents

Special Coverage - Form ML-3

Your residence and related private structures are covered against damage, **except** from those perils specifically excluded.

Comprehensive Coverage - Form ML-5

Your residence, related private structures, and personal property are covered against damage, **except** from those perils specifically excluded.

Optional Credits Available

- ▶ First Responder Credit
- ▶ Hobby Farm Credit
- ▶ Military Credit
- ▶ Multi Policy Discount
- ▶ New Heating System Credit
- ▶ New Home Credit
- ▶ New Roof Credit
- ▶ Various Monitored Alarm Systems Credits

Personal Property

Your personal property is covered up to 70% of the insurance on your residence under the ML-1R, ML-2, or ML-3 forms, when you select the Replacement Cost option.

Personal Liability

Bodily Injury or Property Damage

Covers you against claim for injury, or damage to the property of others.

Medical Payments to Others

Covers you for medical expenses arising from injuries to others on or off your premises, up to the limit available in your policy.

Eligible Farm Types

Our Farmowner Program provides Dwelling, Farm Structures, Personal Property, and Liability Coverage for many different Farm Types including:

- ▶ Beef
- ▶ Crop
- ▶ Dairy
- ▶ Fish
- ▶ Fruit/Orchards
- ▶ Grape
- ▶ Hobby
- ▶ Horse
- ▶ Market Vegetables
- ▶ Nursery Plants/Flowers/Trees
- ▶ Poultry

Optional Coverages

Several Optional Coverages are available including:

- ▶ Identity Fraud
- ▶ Weight of Ice, Snow or Sleet
- ▶ Underground Utility Coverage
- ▶ Replacement Cost on Contents
- ▶ Added Water Damages
- ▶ Debris Removal
- ▶ Inland Marine
- ▶ Earthquake