

1st Choice Auto Insurance Co

The ECM Farm & Ranch program has a long-standing reputation for protecting the farming community. We understand the changing needs of the farmer and have adapted our insurance offerings to meet the needs of today's farmer. We offer a variety of coverages to fulfill the insurance needs of small gentlemen farms, corporate farms, and tenant occupied farms.

Farm & Ranch classes include, but are not limited to:

- Crop • Elk • Alpaca • Christmas Trees • Dairy • Hog • Deer
- Llama • Sod

Specialty Programs for:

- Horse • Bed & Breakfast • Orchard/vineyard

The ECM Farm & Ranch policy is a package policy including coverage for:

- Dwelling - basic, broad, special forms available
- Related private structures
- Personal Property
- Additional living expense
- Farm personal property
- Farm barn, buildings & structures
- Personal and farm liability
- Medical payments to others

ECM offers additional coverage at no additional premium charge:

- Borrowed farm machinery \$25,000
- Farm extra expense \$5,000
- Farm operations records expense \$5,000
- Property in control of the insured \$50,000
- Custom farming up to \$5,000
- Private power and light poles \$500
- Refrigerated food products \$1,000 on farm property; \$500 on personal property
- Suffocation of livestock \$3,000
- Signs related to farming operations \$500
- Replacement cost for well pumps servicing the dwelling

Incidental coverages include:

- Materials and supplies to be used in the construction, alteration, or repair of any building or structure specifically described
- Debris and emergency removal
- Fire department service charge (contractual only)
- Glass breakage

The Farm & Ranch policy may be enhanced with the following optional coverages:

- Sudden and accidental pollution coverage
- Contaminated milk from your own dairy herd
- Horse boarding with care, custody or control
- Earthquake
- Suffocation of livestock
- Livestock care, custody or control
- Farm earnings and extra expense
- Replacement cost provisions - farm barns, buildings, and structures

Equipment breakdown coverage is available for Farm & Ranch

- Milking parlors • Refrigeration systems
- Heating/cooling systems • Pumps, compressors, and conveyors • Boilers, pressure vessels, and water heaters
- Telecommunication equipment • Business computer equipment • Electrical distribution and power

Our Farm & Ranch policy offers two different methods to cover your farm personal property:

- 1) Scheduled - provides basic coverage for farm produce, supplies, farm machinery, implements, tools, and livestock.
- 2) Blanket - all eligible farm personal property is insured with a single amount of insurance. All risk of direct physical loss applies to mobile farm equipment.

Additional perils for livestock are included with Blanket coverage (may be added to scheduled coverage):

- Accidental shooting • Drowning • Attack by dogs or wild animals • Collapse of building

Does your Farm or Ranch include:

- Business exposures (other than farming) • Agri-entertainment • Processing operations • Hunting exposures

We can help design a package to provide you with the coverage you need!



Underwriters

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