



# Diversified Agrisure Company

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## INSURANCE FEATURES & BENEFITS

**REPLACEMENT COST COVERAGE** - pays the cost of repair or replacement (whichever is less) up to the policy limit.

**MULTI-PERIL** - covers most perils from an external cause, including fire, lightning, wind, tornado, theft, vandalism, hail, flood and even collision. We know of no policy with broader coverage.

Following is a list of the most common insurance perils encountered. Most claims can be adjusted through your local dealer.

Central States Indemnity	Peril/Loss	Standard Farm & Ranch Policy
Yes	Wind/Tornado	Yes
Yes	Hail	Yes
Yes	Fire	Yes
Yes	Lightning	Most
Yes	Flood	No
Yes	Collision w/ Farm Implements	No
Yes	Rodent Damage	No
Yes	Theft	Yes
Yes	Vandalism/Malicious Mischief	No
Yes*	Mechanical/Electrical Failure	No
No	Faulty Design/Installation	No
No	Corrosion/Rust	No
No	Operating in Freezing Conditions	No

\* - Added by Endorsement (See Guidelines)

Rates and examples for state of:		IDAHO, OREGON, WASHINGTON		
Rates per \$100 of coverage:				
Deductible		\$500	\$1,000	\$2,500
Irrigation Unit		0.67	0.56	0.49
Ancillary Equipment		0.49	0.41	0.36

Example of annual premium:				
Irrigation Unit @	\$70,000	469.00	392.00	343.00
Ancillary Equip @	\$5,000	24.50	20.50	18.00
<b>Total Premium</b>		<b>493.50</b>	<b>412.50</b>	<b>361.00</b>

Note: Includes optional coverage for structural damage caused by a mechanical or electrical failure. This coverage is available on the irrigation unit only.