

Who Needs To Be Insured ?

- Landowner
 - Municipality
 - Business Owner
- Farmer's Market As A Group
 - Often on a CGL
- Individuals Selling Products
 - HO
 - SFP
 - BOP
 - CGL

Homeowner's Policy

Sections of sample policy included in handout packet

Table of Contents (2nd page of packet)

- Declaration Page
- Definitions
- Liability Coverages

Declarations Page

(3rd page of packet)

- Shows what is included in the package
- Coverages B, C, & D are automatically included in the package based upon % of Coverage A

Definitions Section

(Begins on 4th page of packet)

#3. Business or Business Pursuits

- Office, private school, studio
- Incidental business pursuits
 - Clerical
 - Salesperson
 - Collectors
 - Messengers
 - Teachers
- Incidental farming liability

#7. Insured Location

7e. (next page) – Vacant land OTHER than farm land

#15. Residence Premise

Section I - Coverages

- Coverage B – Other Structures
 - Excluding those used for business purposes (next page)
- Coverage C – Personal Property
 - Covered anywhere
 - Property not covered (next page):
 - Any motorized land vehicles except used to service residence
 - This exclusion applies to farm tractors

Section II – Liability Coverages

Next Page

- Coverage E – Personal Liability
- Coverage F – Medical Payments
- Sections II Exclusions (next page)
 - 1b. Personal liability & med pay do NOT apply to injury/damage arising out of **business pursuits** of any insured

Incidental Farm & Animal Liability Coverage

(Next page)

- Covers the business exclusion for liability exposure as relates to farming
- Endorsement is specific to a location
- With Farm Family, endorsement is available with gross farm income up to \$2,000 and/or ownership of up to 4 large animals

Special Farm Package – SFP 10

(Refer to SFP 10 brochure)

- Division 1 – Residences & Household Contents
- Division 2 – Buildings & Building Contents
- Division 3 – Farm Personal Property
- Division 4 – Scheduled Personal Property
- Division 5 – Liability
 - Includes Personal Liability & Farm Liability
 - Farm liability includes product liability for the wholesale of raw farm products.
 - Any additional liability coverage needs to be specifically listed; if it's not listed, it's usually not covered.

Business Liability Classes Available on SFP 10

Subject to underwriting requirements & approval

Manufacturing

“Agritainment”

Activities

Misc. Business Classes

Sales

Horse Related – not a complete
listing for this class

Business Liability Classes – Manufacturing

Rated per \$1,000 sales (subject to minimum)

- Cider pressing & juice
- Maple syrup
- Food in glass container
- Food not in glass container
- Dairy products
- Meat
- Wool products
- Manufacturing; excluding food, tack & wool
- Fertilizer

“Agritainment” Business Liability Classes

Rated per 1,000 visitors (subject to minimums)

- Social / Business events
- Non-horse shows & demos
- Farm Tours – Passive
- Farm Tours – Active
- Picnic Areas
- Children’s Playgrounds
- Corn, hay or rope maze
- Haunted houses & mazes
- Corn, apple, potato cannons or slings
- Mini-golf
- “Train Rides”
- Inflatables
- Hay mountains & hay slides
- Agritainment Not Otherwise Classified (NOC)

Business Liability Classes – Activity

Rated per \$1,000 income (subject to minimum)

- Wood harvesting
- Blacksmithing
- Storage of boats, cars, or campers
- Pet training
- Pet grooming
- Hunting
- Camp grounds
- Parking
- Veterinarian or vet hospital

Misc. Business Liability Classes

- Petting Zoos, per 1,000 sq ft
- Bed & Breakfast, per room
- Kennels, per kennel
- Schools related to farming, per student
- Day camps (non-horse), per camper-day
- Oil & gas wells operated by others, per well

Business Liability Classes – Sales

Rated per \$1,000 sales (subject to minimum)

- Tack Livestock dealers
- Food in glass container Feed, grain or hay dealers
- Food not in glass container Fertilizer dealer or distributor
- Dairy products
- Meat
- Wool products
- Retail, excluding food, tack & wool
- Refreshment stands

New Endorsements added by Class

Note: Must list classes to be covered

- Additional Insured – Trainer or Instructor
- Additional Insured – Owners or Other Interests From Whom Land Has Been Leased for Events
- Livestock Boarding – Horses
- Hay-, Sleigh-, Carriage-, or Wagon Rides Drawn by Livestock
- Horse Show / Public Event Day

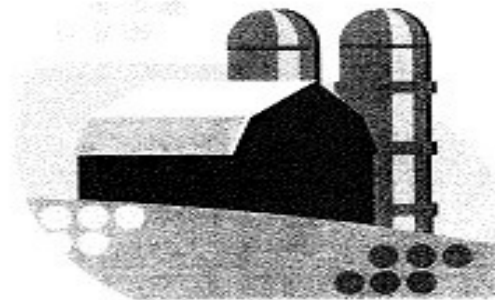
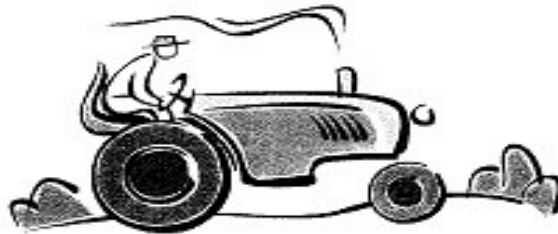


MAINE DEPARTMENT OF

Professional & Financial Regulation

Insuring Your Farm...

The Basics of Property & Liability Coverage



A Publication of the Maine Bureau of Insurance

Business Owner's Policy

- Mercantile Business Owner's Policy (MBOP)
- Contractor's Business Owner's Policy (CBOP)

Commercial General Liability Policy (CGL)

See last page of handouts for sample declarations page

We take a personal interest – protecting what you value most. We recognize that personal service is the key to meeting your individual and business needs.

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