

eCLIQ® Farm and Agribusiness

Appetite Overview



FOR AGENTS AND BROKERS

Preferred Operations

Farm/Ranches:	Crops:	Nurseries/Other:
<ul style="list-style-type: none"> Alpacas Beef/Cattle Dairy farms Emus Goats Hobby/Gentleman Livestock grazing Llamas Sheep 	<ul style="list-style-type: none"> Corn/Soybeans Cotton Fruits (excluding melons) Grains/Field crops Hay/Alfalfa Rice Vegetables (excluding spinach/lettuce) 	<ul style="list-style-type: none"> Berries Christmas tree (no customer cutting) Leased farmland Nurseries – plant (wholesale) Orchards (no U-pick) Sod (wholesale) Tree nuts

Acceptable Operations

These risks must have proper controls in place for consideration:

Custom Farming/Harvesting for Others:

- Acceptable if insured operates locally, harvests their own crops, and has minimal receipts (less than \$15,000) from harvesting neighbors' crops.
- No long-distance transporting of harvesting equipment.
- No additional premium charge if custom farming is incidental and receipts are less than \$5,000.

Horses:

- Personal use of draft horses by insured for pleasure or farm work.
- Generally, fewer than 10 horses.
- No horse boarding, breeding, training, lessons, or rentals. Incidental horse boarding might be acceptable with proper Hold Harmless agreements. Refer agents to their underwriter.

Incidental hunting with acceptable controls.

Barndominiums – part living quarters, part barn.

Undesirable Operations

<ul style="list-style-type: none"> Equipment dealers Grain elevator operations Log homes or cabins Logging/Timber operations Manufacturing Mills or yards open to others Slaughtering operations Vacant land or real estate investment property 	<ul style="list-style-type: none"> Campgrounds/Dude ranches Fishing ponds open to the public Hay rides Hunting clubs Petting zoos Resorts Risks with SR-22 filings (auto filing for the state) U-Pick/U-Cut operations (e.g., pumpkin patch, Christmas trees, fruit/berries) 	<ul style="list-style-type: none"> Aviaries (birds) Deer and/or elk Dog kennels for boarding Exotic animals (e.g., ostrich, lions, zebras) Hog confinement operations Horses (boarding, breeding, training, lessons, rental) Poultry operations (incidental acceptable, with other operations)
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