



Farm newsletter

In this issue: What we're looking for in dairy producers, incidental hunting and fishing on a farm or ranch, our enhanced farm property extension endorsement and more!

Don't tarry. Bring us your dairy!

Dairies consistently rank in the top five types of farms we successfully write – and we're always looking to write more. Our dairy producer enhancement endorsement offers additional coverages that make Liberty Mutual a perfect fit for dairy farmers, including:



Hay, straw and fodder – increases the limit to 25% more than the amount specifically scheduled on the declarations page, or \$250,000 for any one stack, whichever is less.



Death of livestock resulting from a collision or overturned vehicle – pays fair market value or \$2,500, whichever is less, for the loss of any one head of livestock, and \$1,250 for livestock under one year of age.



Loss or damage of milk from contamination, leakage or spoilage – pays up to \$25,000 per occurrence, with an aggregate limit of \$50,000.

To learn more about our preferred classes, refer to our [farm appetite overview](#).

Note that we generally prefer dairies with the following characteristics:

- Newer parlor equipment, ideally fewer than 20 years old
- Hauling of milk from premise to processing plant completed by a third party
- Hay in the open kept away from hay barns and other farm property
- Above-average maintenance and housekeeping
- Strong employee training and low turnover



We stand behind the communities devastated by wildfires

This year's wildfire season brought unprecedented losses of homes, property and lives in California, Oregon, Washington and adjacent inland states. In response, 1,240 Liberty Mutual employees donated \$106,926 to support recovery efforts in affected communities.

The Liberty Mutual Foundation, a partner of the American Red Cross Disaster Responder Program, provided a two-to-one match of those employee donations – for a combined total of \$320,778.

Coverage for incidental hunting and fishing on a farm or ranch

Do any of your farm or ranch clients have incidental hunting or fishing on their land? If so, have them set their sights on Liberty Mutual! We're looking for operations with the following characteristics:

Contact your underwriter to see if your client is a good fit if:

- Hunting and/or fishing exposure is incidental to an otherwise acceptable farm or ranch operation.
- Proper controls are in place.

Introducing our enhanced farm property extension endorsement

We've significantly raised the limits on several key coverages included under the farm property extension endorsement.

Coverage	Previous limit	New limit
Business property on the insured's location	\$5,000	\$10,000
Landlord's furnishings	\$5,000	\$10,000
Additional machinery, vehicles and equipment newly purchased	\$250,000	\$500,000
Borrowed or rented farm machinery, vehicles or equipment	\$100,000	\$500,000
Property in the custody of a common or contract carrier	\$5,000	\$25,000
Property in transit	\$10,000	\$50,000
Mobile agricultural machinery and equipment rental reimbursement expense	\$500/day \$10,000/occurrence	\$2,500/day \$20,000/occurrence
Ordinance or law	\$25,000	\$50,000
Sump overflow and water backup from sewers or drain	\$10,000	\$25,000

[Get more coverage details.](#)

Not yet available in CA, GA, MD, MO, NC and OK

Upcoming training: How to quote farm in eCLIQ

Date: December 15 | **Time:** 2 p.m. Eastern | **90 minutes** | [Register](#)



For more information about our wide range of farm products and services, contact your territory manager or farm underwriter today.

*Farm is not available in eCLIQ for the following states: AK, CT, DE, FL, HI, LA, MA, ME, NH, NJ, NY, RI, VT. Availability of coverage may vary by state. Please contact your farm underwriter for details.

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