Choose an insurance provider who’s as serious as you are about protecting your livelihood.

Discover the advantages of American Family Insurance and our Farm/Ranch Insurance.

You may call it your farm or ranch, but it’s more than that. It’s your home, your living and your way of life. We’ll focus on keeping your home and business protected and let you focus on the things you value most. Here’s how:

**Knowledge of your business**
Like you, American Family’s roots are in farming. We’ve been protecting the livelihoods of farmers and ranchers like you for over 80 years. As an American Family agent, I have exceptional knowledge of your insurance needs, as well as the responsibilities and challenges you face. This experience means you can trust me to provide not only the right insurance—but the right advice.

**Fast, fair claims**
You can count on us when you need us the most with fast, fair and friendly claims service. Our claims adjusters understand the unique issues a farm/ranch claim can present and we’re dedicated to getting things back to normal as soon as possible.

**Proactive safety**
Reducing risks means reducing costs—and improving your bottom line. As an American Family policyholder, you’ll have access to safety tools and materials, to proactively help you make your home and business safer for you, your family, employees and visitors.

**One hardworking policy**
American Family Insurance offers a dependable policy that works as hard as you do. Based on the package policy concept, our plan lets you build a package of coverage that fits the special insurance needs of your farm or ranch. Plus, coverage can be changed as your needs change. Depending on your needs, coverages may include:
SECTION 1: DWELLING COVERAGE

Protects your home and possessions against a broad range of perils, including:

- Fire
- Lightning
- Windstorm
- Hail
- Smoke
- Weight of Ice, Snow or Sleet
- Vandalism
- Theft
- Breakage of Glass
- Damage by Certain Vehicles
- Water Damage from Plumbing or Heating System*
- Frozen Plumbing
- Power Surge to Appliances*
- Bursting Water Heater*

Broad Form 2

This wide-ranging coverage offers Actual Cash Value protection for a variety of common perils, from fire and lightning, to theft, hail, smoke and many more. This policy is available only with Actual Cash Value. Replacement Cost coverage is not available for this policy.

Special Form 3

Special Form 3 offers 100% of Replacement Cost coverage for home and possessions against a more complete array of named perils as well as most types of accidental loss. With Special Form 3, your home is protected against all accidents except those specifically excluded in the policy.

Special Deluxe Form – Gold Star

In addition to the coverage provided under Special Form 3, this coverage pays for the cost to repair or rebuild your home up to a maximum of 120% of the limit applying to the damaged building, and provides Replacement Cost Coverage for the contents of your home. Extended coverage for jewelry, watches and furs is automatically provided.

* Covered when peril is sudden or accidental.
† Your policy excludes water damage due to sewer back-up and sump pump overflow.

ADDITIONAL PROPERTY COVERAGE

Additional Living Expenses

If you have to move out of your home temporarily due to damage caused by a covered peril, American Family will pay for any increase in living expenses necessary to allow your household to maintain its normal standard of living. Coverage is provided up to 12 months after the loss is sustained.

Fair Rental Value

If you rent all or a portion of your insured dwelling to others, and it becomes unusable due to a covered loss, we will pay the fair rental value of the rented property while it is uninhabitable.

Supplementary Coverages

Built into your policy to provide additional protection, these coverages include:

- Automatic Increase for New Construction
- Dwelling Collapse**
- Outdoor Antennas
- Debris Removal
- Swimming Pools, Freestanding Farm Signs & Decorative Fences
- Electronic Data Processing Equipment
- Trees, Plants, Shrubs and Lawns

Optional Property Coverages

For an additional premium, you may choose from several optional coverages and endorsements to customize your protection package.

- Personal Property Replacement Coverage
- Increased Limits or Extended Coverage on Scheduled Personal Property
- Earthquake or Volcanic Eruption Coverage
- Coverage for Portable Tools and Equipment
- Increased Limits on Outdoor Antennas and Satellite Dish
- Increased Credit/Debit Card, Forgery and Counterfeit Money Coverage
- Construction Multiple Perils Protection
- Incidental Office
- Scheduled Personal Computer and Electronic Equipment
- Extended Coverage on Jewelry, Watches and Furs
- Identity Fraud Expense Coverage

* Not applicable to all Forms
** Not available in Arizona
SECTION 2: LIABILITY COVERAGE

Provides coverage for accidental bodily injury, medical expenses or property damage for which you are legally responsible such as:

- Farm and Personal Liability
- Bodily Injury Liability for Farm Accidents
- Medical Payments to Others (Regardless of Liability)
- Custom Farm Work
- Employer’s Liability
- Liability for Sporting Activities
- Negligent Acts of the Insured’s Children
- Acts of Insured’s Pets
- Acts of Insured’s Livestock

Optional Liability Coverages

Customize your protection with these optional Liability Coverages.

- Incidental Office – provides liability and medical expense coverage for an eligible office, school or studio on your premises.
- Child Care by an Insured – offers liability protection if you provide child care on your premises.
- Business Sales and Storage – covers business activities and supplies related to eligible businesses.
- Recreational Vehicle – covers bodily injury or property damage arising out of the ownership, maintenance or use of a recreational vehicle.**
- Hunting or Fishing Liability – offers liability protection if you lease your farm property to others for hunting or fishing purposes.
- Personal Injury Coverage – provides liability protection for personal injury resulting from libel, slander, false arrest or invasion of privacy.
- Rented/Leased Farmland – provides coverage on up to 2,000 acres of rented or leased farmland, without building(s), used for farming purposes.
- Property Damage from Chemical Overspray
- Commercial Liability Umbrella – extend your coverage in increments of $1 million to $15 million.

* Not available in Arizona, Colorado, Idaho, Ohio, Oregon, Utah or Washington
** Not available in Kansas
SECTION 3: FARM PERSONAL PROPERTY COVERAGE

Protects your farm personal property against loss or damages caused by:

- Fire
- Lightning
- Windstorm
- Hail
- Smoke
- Breakage of Glass
- Damage by Certain Vehicles
- Explosion
- Theft and Vandalism
- Overturn and/or Collision

You choose the coverage that is best for your farm personal property insurance needs:

- Blanket Coverage – allows you to fluctuate your farm personal property up to the blanket coverage limit.
- Scheduled Coverage – allows you to pick and choose the individual items you would like to insure and assign a specific amount of insurance to each item.

Additional Property Coverages

The following optional coverages provide extra protection for your farm personal property:

- Increased Limits on Borrowed Machinery
- Additional Livestock Hazards
- Freezing or Smothering of Livestock
- Earthquake and Volcanic Eruption (not caused by an Earthquake)
- Farm Machinery Extra Expense
- Special Scheduled Grain and Crops
- Business Sales and Storage
- Scheduled Mobile Farm Machinery and Equipment

SECTION 4: FARM OUTBUILDING COVERAGE

Outbuilding Coverage

Protects your farm outbuildings—such as sheds, barns or detached garages—against many perils such as:

- Fire
- Lightning
- Windstorm
- Hail
- Smoke
- Theft
- Damage by Certain Vehicles
- Explosion

Additional Farm Outbuilding Coverages

Optional endorsements are available to broaden your coverage.

- Outbuilding Collapse from Ice, Sleet or Snow
- Earthquake and Volcanic Eruption (not caused by an Earthquake)
- Construction Multiple Perils
- Building Extra Expense Coverage
- Farm Outbuilding Replacement Cost Coverage
- Outbuilding Special Coverage
- Silo Unloader Collision
Visit amfam.com to find an agent near you for a FREE no-obligation Personal Insurance Review. The trusted advice of an American Family Insurance agent will give you the confidence and security to pursue your dreams, no matter how they change along the way, and make sure that you have protection for everything that matters most to you.

We offer a variety of insurance products to cover you, and your family, at every stage in life. Talk to an agent to find out which discounts you may qualify for and other ways to save!

This brochure represents only a brief description of coverages. Insurance policy terms and conditions may apply. Coverage features and limits vary by state and may be subject to change. Some products are not available in every state. Discount availability and eligibility vary by state and policy terms. Please check with your agent and read the policy for exact details on coverages and exclusions.


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