

Dryden Mutual

FARM

PROPERTIES

PROGRAM

Still in effect 01/2006

MARCH 1994

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FARM PROPERTIES MANUAL

1. ELIGIBILITY:

The Farm Manual contains rules, classifications and premiums for writing Fire & Allied Lines Insurance on:

- Coverage E - Farm Personal Property
- Coverage F - Farm Barns, Buildings and Structures

Residences shall be rated under the Dwelling Program.

Coastal Properties program shall be rated from the Dwelling program.

2. GENERAL RULES:

The General Rules of the Dwelling Program apply.

3. RATING:

All Premiums in this Manual are ANNUAL per \$100 of Insurance.

1. Adjust rates for any deductibles that apply.
2. Multiply the rate for each class of business by the amount of insurance.

PROTECTION :

3-a PROTECTED -

Building is located within 1,000 feet of an approved fire hydrant and is within 5 road miles of a responding fire department.

3-b SEMI - PROTECTED -

Building is located more than 1,000 feet of an approved fire hydrant but is within 5 road miles of a responding fire department.

3-c UNPROTECTED -

All Others

4. DEFINITION OF FARM BARN, BUILDINGS AND STRUCTURES:

- 4-a Buildings with fire heat and hay storage.
- 4-b Buildings with fire heat and no hay storage or with hay storage and no fire heat.
- 4-c Buildings with no fire heat and no hay storage.
- 4-d Silos -
 - 1. Silos must be specifically insured.
 - 2. Silos constructed of all metal, tile or masonry with concrete foundations shall be rated as masonry.
 - 3. Frame silos or silos attached to and communicating with barns, buildings or structures shall be rated the same as the barn, building or structure.

5. OPTIONAL COVERAGES:

5-a ADDED ANIMAL PERILS - (ML-356)

When livestock coverage is provided by the policy, the perils insured against may be extended to include death of farm animals by accidental shooting, drowning, attack by dogs or wild animals, and collapse of building, at the additional premium shown in the Premium Section of the manual.

**COVERAGE E - FARM PERSONAL PROPERTY
ANNUAL RATES PER \$100 OF INSURANCE**

	FIRE	EC	VAND
Blanket Farm Personal Property (80 % coinsurance)	.88	.072	.01
Scheduled Farm Personal Property			
Livestock & Machinery	.47	.072	.01
Poultry	1.57		
Produce		Building Rates apply	
Contents not listed above		Building Rates apply	

**COVERAGE F - FARM BARN, BUILDINGS AND STRUCTURES
ANNUAL RATES PER \$100 OF INSURANCE**

	MASONRY FIRE	FRAME FIRE	EC	VAND
Barns Buildings and Structures				
Protected -				
Fire heat & hay	1.11	1.30	.252	.01
Fire heat or hay	.94	1.11	.252	.01
No heat or hay	.78	.91	.252	.01
Silos (all metal)	.65		.55	.01
(frame)		1.30	2.34	.01
Semi - Protected -				
Fire heat & hay	1.38	1.63	.252	.01
Fire heat or hay	1.17	1.38	.252	.01
No heat or hay	.98	1.14	.252	.01
Silos (all metal)	.81		.55	.01
(frame)		1.63	2.34	.01
Unprotected -				
Fire heat & hay	1.66	1.95	.252	.01
Fire heat or hay	1.40	1.66	.252	.01
No heat or hay	1.17	1.37	.252	.01
Silos (all metal)	.98		.55	.01
(frame)		1.95	2.34	.01

When Standard Master Label Lightning Rods are attached to Barns, Buildings or Structures reduce the fire premium 10%.

**PREMIUM SECTION
OPTIONAL COVERAGES
ANNUAL PREMIUMS
FARM**

	AMOUNT OF INSURANCE	RATE PER AMOUNT	MAXIMUM ADD'L AMOUNT
5-a ADDED ANIMAL PERILS (ML-356)	100	.25	NONE