



## Dryden Mutual Insurance Company

12 Ellis Drive, P.O. Box 635  
Dryden, New York 13053-0635  
607-844-8106 / 800-724-0560  
607-257-0312 (fax)

### Target Market Product Profile **FARMOWNERS** Personal Lines

#### TARGETED TYPES

Locally owned and managed farms

"Gentleman Farmowners" - risks that fall between residential and full fledged farm operations such as:

- Limited numbers of horses, cows, pigs, and other livestock
- Amount of land leased out for crop farming exceeds what is normal under FCPL extension from Homeowners
- Main source of income is NOT farming

Fruit farms with metal clad pole barn storage

Crop farms with metal clad pole barn storage

Vineyards that sell their produce to others with no wine making under own label

\$5 reimbursed for each photo that accompanies application

#### DRYDEN MUTUAL PROGRAM FEATURES

- URB Farmowners policy is prime vehicle for coverage.
- ACORD applications accepted, however DMIC applications preferred.

#### UNDERWRITING CONCERNS

Barns or other structures in poor condition

Risks non-renewed, cancelled or refused coverage by another insurance carrier

Farms for sale

Loss history in past 3 years loss runs are required

Insureds with financial difficulties

Gambrel roof barns used for hay storage

