

FARM INSURANCE **DID YOU KNOW?**

- ◆ There are **special limits** on your policy for things such as;
 - ~ Jewellery and furs
 - ~ Money or securities
 - ~ Animals, birds and fish
 - ~ bicycles
 - ~ stamps and coins
 - ~ **Call us if you need increased coverage.**
 - ~ garden tractors
 - ~ collectibles
 - ~ watercraft
 - ~ silverware
- ◆ Your policy has a limit of **only** \$1,500 for personal tools. For Farm tools you may require a Miscellaneous Implement floater. Call us to discuss your specific needs.
- ◆ Insurance Companies have **24-hour claim reporting**. Call our office and push “2” for emergency numbers.
- ◆ Personal Umbrella covers in the event you are sued for a large sum of money. Most policies have \$1,000,000 coverage (refer to your policy). For people who have more than one residence and/or recreational vehicles, Umbrella Liability may be a good idea.
- ◆ **Livestock coverage**, like your animals, comes in many shapes and forms. From basic coverage (fire & lightning), to entrapment, to full mortality. Review your policy and call us to discuss your specific needs.
- ◆ Crops in the field are not covered under your policy. They are only considered produce once harvested and then covered by an “insured peril” under your policy. Call us to review what coverage you may need.
- ◆ **Pocket** bikes, scooters, kid’s electric cars, golf carts; are not & usually cannot be covered for damage, theft or liability. Call us if you have concerns.
- ◆ During heating season bursting of pipes due to freezing is not covered if the house is unoccupied for four consecutive days or more. You must have the house **checked daily** or turn off the water and drain the pipes.
- ◆ If you own rental property, rental income coverage is available. Changes in occupancy or use of the building can affect your policy. Call us.
- ◆ Insurance policies are not designed to cover “maintenance” type losses. They cover certain perils of **sudden** and **accidental** nature. For example lightning damage is covered; a rotten floor around a bathtub is not. Always call us if you are not sure if a claim is covered.
- ◆ If you have any of your livestock “grazing” on another farm or property not belonging to you, a grazing endorsement must be added to your policy, call us.
- ◆ **Oil Tanks don’t last forever**. Indoors or out, moisture can cause deterioration, rust, etc. A leaking or ruptured oil tank can cause major clean up expense and a dreadful odour emanating throughout your house. This also presents a serious environmental risk. Older tanks should be inspected regularly and replaced when necessary.
- ◆ Damage to fences, corrals or hydro poles is not normally covered on a Farm policy. Call for a quote.
- ◆ **Avoid costly loan charges!** Start now on next year’s RRSP with monthly deposits on all GIC and Investments. Call us today for personal advice and total protection.