

Prime Agriculture

Simply the best insurance available
for the farming industry



"Prime thinking-ingenuity at work"

Coverage highlights

Farm Homeowners – Comprehensive or Broad Form options

- Fire Fighting Expenses – \$10,000
- Private Detached Buildings – 15% of dwelling limit
- Personal Property – 80% of dwelling limit
- Additional Living Expenses – 25% of dwelling limit
- Worldwide coverage on property temporarily off premises
- Property of students away at school, college, etc. – \$10,000
- Property of parents or others in your legal custody in care homes – \$5,000
- Guaranteed Building Replacement Cost included for qualifying homeowners
- Single Limit of Insurance included for qualifying homeowners
- Replacement Cost on Personal Property

Special Coverage Features include:

- Credit Card, ATM Card, Forgery, Counterfeit Money – \$5,000
- Debris Removal – additional 5%
- Frozen Food Protection included
- Inflation Guard Protection included
- Lock Replacement – \$500 to re-key/replace exterior locks if keys are lost or stolen
- Mass Evacuation \$2,500/30 days
- Mortgage Rate Protector
- Outdoor Greenery – 5% of dwelling limit/\$1000 per plant
- Personal Records Stored in a Personal Computer – \$3,000
- Property in Safety Deposit Box – \$10,000
- Aviva Care Endorsement included for customers over the age of 50

Optional Habitational coverages available

- By-Laws in limits up to \$15,000
- Lower deductibles for Glass Breakage
- Boat and Motor Floater
- Fine Arts Floater
- Homebusiness Extension for small businesses run out of home
 - Option to purchase professional liability for Barber/Beauticians
- Identity Theft Expense Endorsement – \$30,000
- Scheduled Articles Floater
- Rented Dwelling forms (Comprehensive or Named Perils)
- Seasonal Dwelling and Contents form
- Secondary Residence coverage (can be used for condominiums)
- Travel Trailer/ Motorhome coverage
- Special Enhancement Endorsement
 - Increased Special Limits for Comprehensive Homeowners
 - Broadens coverage under Comprehensive Homeowners
 - Increases Credit Card Extension to \$10,000 limit
 - Increases Mass Evacuation extension to \$5,000 limit
 - Increases Personal Records Extension to \$5,000

Farm Property coverages available

- Farm Outbuildings and Contents – 3 options available (Broad Form, Named Perils, or Restricted Named Perils). Except as indicated the following extensions are automatically included (the limits shown below do not increase the amount of insurance applicable to the form to which each enhancement applies):
 - Building damage by theft \$5,000*
 - Valuable Papers and Records – up to \$5,000*
 - Personal property of officers and employees up to \$500 per officer or employee
 - 7 day Removal to protect property from loss or damage
 - Land and Water Pollution Clean-Up Expense \$10,000
 - Debris Removal – up to 25% of limit for buildings and contents*Only applicable to Broad Form
- Farm Equipment and Machinery Broad Form
 - Property of others covered when Insured is legally liable for it
 - Includes Newly Acquired Machinery for up to \$250,000/60 days
 - Loss of Use Extension included for up to \$2,500
 - Depreciation waived for equipment less than 5 years old
- Farm Produce, Fertilizer and Chemical Broad Form
 - Includes \$2,500 for standing or swathed grain, or loose hay or baled straw in open for fire losses
- Farm Livestock Named Perils Form
 - Options to insure on Scheduled basis or Blanket basis
- Optional Equipment Breakdown coverage
- Optional Extended Business Income coverage
- Optional Extended Rental Income coverage
- Optional Limited Extra Expense coverage

Farm Liability coverage includes

- Bodily Injury and Property Damage liability – \$1,000,000 per occurrence*
 - Personal Injury and Advertising Injury – \$1,000,000 per occurrence*
 - Annual General Aggregate – \$5,000,000
 - Employers Liability applicable to Residence Employees
 - Custom Farming where total compensation is less than \$5,000
 - Coverage for personal liability, as well as farm business liability
 - Coverage against damage to neighbours' fields due to overspray
 - Medical Payments for \$10,000
 - Voluntary Compensation for damage to others' property – \$1,000
 - Tenants' Legal Liability – \$1,000,000 per occurrence*
- *Higher limits available on request

Optional Liability coverages available

- Broadened watercraft liability
- Employers' Liability
- Limited Pollution Extension (120 days discovery/reporting)
- Non-Owned Automobile liability

Other optional features

- Standard Farm Enhancement Endorsement (except as indicated, the limits shown below do not increase the amount of insurance applicable to the form to which each enhancement applies)
 - Accounts Receivable \$25,000
 - Building By-Laws \$20,000
 - Building Inflation Protection – amount based on Statistics Canada
 - Consequential Loss \$25,000
 - Exhibition Coverage \$10,000
 - Exterior Signs \$5,000
 - Farm Office Furnishings & Equipment \$5,000
 - Farm Water System \$5,000
 - Private Power & Light Poles \$5,000
 - Professional Fees \$5,000
 - Newly Acquired Locations \$500,000/90 days*
 - Temporary Locations \$25,000*
 - Transit \$10,000*
 - Farm Tools & Parts \$5,000*Additional amount of insurance
- Deluxe Farm Enhancement Endorsement (except as indicated, the limits shown below do not increase the amount of insurance applicable to the form to which each enhancement applies)
 - Fire Fighting Expenses \$25,000*
 - Farm Office Furnishings & Equipment \$5,000
 - Accounts Receivable \$25,000
 - EDP with Breakdown \$5,000*
 - Building By-Laws \$20,000
 - Building Inflation Protection – amount based on Statistics Canada
 - Consequential Loss \$25,000
 - Exhibition Coverage \$10,000
 - Exterior Signs \$5,000
 - Farm Water System \$5,000
 - Private Power & Light Poles \$5,000
 - Corrals and Fencing \$5,000*
 - Debris Removal \$25,000*
 - Exterior Building Glass
 - Land and Water Pollution Clean Up Expense \$10,000*
 - Newly Acquired Locations \$500,000/90 days*
 - Professional Fees \$5,000*
 - Temporary Locations \$25,000*
 - Transit \$10,000*
 - Valuable Papers & Records \$10,000*
 - Veterinarian Supplies \$2,500*
 - Farm Tools & Parts \$5,000*
 - Seed, Chemicals & Fertilizer \$10,000*
 - Standing Crops \$5,000*
 - Extra Expense \$25,000**Additional amount of insurance
- Builders Risk Broad Form

Optional coverages/features may vary by region

This document contains general information only. Policy conditions and eligibility rules apply in all instances. In the case where there may be inconsistencies between this brochure and the policy, the policy shall apply.

