



MUTUAL OF
ENUMCLAW

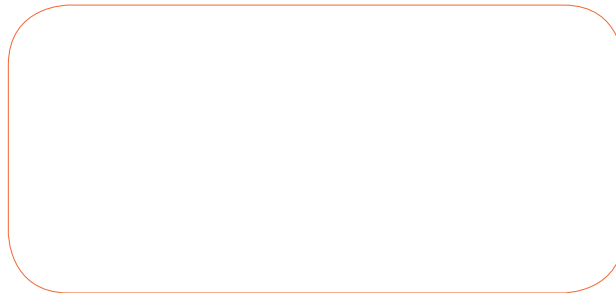
Past, Present and Future

A group of residents in the Enumclaw area founded Mutual of Enumclaw in 1898 for the purpose of providing fire insurance to the community. What began as a farm mutual company has evolved into a preferred choice for property and casualty insurance.

We pride ourselves on the service we give to our customers. Our staff of claim adjusters is available when you need them to take care of your losses without costly delay.

To report a claim during weekday office hours, contact your agent, complete the claim reporting form(s) on our web site or call our Claim Response Center at 1-877-425-2580.

After hours claim service is available through our toll free emergency phone number: 1-866-924-3036.



This is summary information only. Please refer to your policy for your specific coverages.



Families. Businesses. Promises Kept.®

1460 Wells Street, Enumclaw, WA 98022

www.MutualOfEnumclaw.com

SB07 (06/09)



FARM



Protection for

your farm,

ranch, dairy

or orchard.



*Families. Businesses.
Promises Kept.®*

PROTECTION FOR YOUR FARM

Our Farm Policy provides protection for owners (including corporations) or tenants (with an insurable interest) in agricultural farming and ranching activities. It also protects primary and secondary dwellings, rental dwellings, buildings, equipment, machinery, boats and vehicles.

You may select liability limits of \$100,000, \$300,000, \$500,000 or \$1,000,000 per occurrence with aggregate limits (maximum amount that will be paid annually for all occurrences) being twice the occurrence limit. Higher limits are available with an Umbrella Policy.

Included in the Liability Coverage Form:

- Snowmobiles on and away from the insured premises.
- Recreational motor vehicles on the insured premises.
- Chemical Drift liability (subject to limitations)*.
- Custom Farming up to \$10,000 receipts*.

Included in the Property Coverage Forms:

- \$500 on gold, silver, platinum and money.
- \$2,500 on watercraft and \$2,000 on trailers except theft away from the insured premises.
- \$2,500 on vehicles used to service the dwelling premises*.
- \$1,000 for contents of freezer.
- For loss by theft:
 - \$5,000 on jewelry and furs, firearms, gold, silver, platinum and money*.
 - \$2,000 on electronic apparatus*.

**These items may be increased.*

Discounts

- New Home Discount.
- Protective Devices Discount afforded to dwellings and structures with approved and properly maintained burglar or fire alarms.
- Premium Size Credit for policies with Farmowner premium of \$5,000 or more.

If farm equipment is insured, coverage is provided up to:

- \$100,000 for newly acquired replacement machinery (scheduled), vehicles and equipment for 60 days.
- \$100,000 for temporarily leased, rented or borrowed farm machinery for 60 days.
- \$250,000 for newly acquired machinery, vehicles and equipment.

If farm personal property is insured, coverage is provided for:

- Hay, straw and fodder up to \$50,000 while located on the insured premises (limit \$10,000 per stack) for the Covered Causes of Loss of fire, lightning, wind or hail, vehicles and theft.

Also, coverage is provided for:

- \$100,000 for newly acquired buildings if other farm buildings are insured.
- \$10,000 for pollutant cleanup and removal at the insured location if the damage results from a Covered Cause of Loss.

Coverage Highlights

- Replacement Cost is available on eligible items of farm personal property and equipment.
- Combine-harvesters can be included in blanket farm personal property.
- There is no mileage limit on farm personal property.
- Coverage for sump overflow and backup of sewers and drains applies to other buildings in addition to the main dwelling.
- There is no limit on the Fire Department Service Charge.
- FREE Identity Theft Protection!

Additional Coverages Available

- Equipment Breakdown.
- Spoilage.
- Extra Expense.
- Disruption of Farming Activities.
- Watercraft Liability and Physical Damage.
- Transportation of Farm Products.
- Tires and Tubes (damage by collision) on Covered Machinery.
- Financed Scheduled Farm Machinery and Equipment (to pay off loans).
- Up to \$100,000 for Property Damage Arising from Aircraft Spraying by Others.
- Growing Crop.
- Enhanced Commodity Growers.
- Limited Farm Pollution (up to \$500,000).
- Livestock Collision.

Enhancement Endorsements

- Winery Property endorsement provides coverage for brands & labels, wine contamination and leakage, and tree, plant and shrub damage. (Loss payment for wine products is determined at market value.)
- Orchard and Vineyard Growers endorsement provides coverage for loss or damage to trees or vines, harvested orchard and vineyard products, vineyard contamination and signs.
- Business and Agritourism Activities endorsement includes coverage for agritourism activities such as fall festivals or pumpkin patches as part of business activities.
- Dairyman's endorsement.
 - \$1,000 for Dairy Cattle*.
 - \$1,000 Extra Expense coverage*.
 - \$1,000 for Consequential Loss to Raw Milk due to the breakdown of milking or refrigeration equipment on the premises*.
 - \$5,000 for accidental death of the named insured as a result of farming operations*.
 - Spoilage coverage and Milk Contamination (up to \$15,000) are also available.

**These items may be increased.*

