

FARMOWNERS INSURANCE

Farmowners Protector Additional Coverages

Now your Donegal Farmowners Policy can provide even more protection . . . with three alternatives for Farmowners Protector Coverages*. This group of additional endorsements has been developed in response to the needs of today's farmowner, and coverages are available at affordable prices.

Farmowners Protector Coverages

All Farmowners Protector Endorsements include increased and added coverages for the residence on the insured premises, including Coverage C – Personal Property Special Limits of Liability described below, subject to the policy provisions and the existing coverage limits.

COVERAGE DESCRIPTION	FARMOWNERS PROTECTOR ELITE	FARMOWNERS PROTECTOR DELUXE	FARMOWNERS PROTECTOR PLUS
Money, bank notes, precious metals, coins and medals	\$ 500	\$ 300	\$ 100
Securities, accounts, deeds, etc.	\$ 4,000	\$ 2,500	\$ 1,500
Watercraft, incl. trailers, furnishings, equipment & motors	\$ 1,500	\$ 1,000	\$ 500
Trailers not otherwise provided for	\$ 2,000	\$ 1,500	\$ 1,500
Jewelry, watches, furs, gems (loss by theft)	\$ 10,000	\$ 4,000	\$ 2,500
Guns and related items	\$ 8,000	\$ 4,000	\$ 1,000
Silverware, goldware, pewterware (loss by theft)	\$ 7,500	\$ 2,500	\$ 1,000
Business property at the residence	\$ 2,500	\$ 2,000	\$ 1,500
Business property away from the residence	\$ 250	\$ 200	\$ 150
Exterior Door Locks Replacement	\$ 500	\$ 400	\$ 300
Debris Removal for Fallen Trees	\$ 750	\$ 500	\$ 200
Trees, Shrubs and Plants	\$ 1,000	\$ 1,000	\$ 750
Water Backup	\$ 10,000	\$ 5,000	\$ 4,000
Mortgage Extra Expense	\$200 mo./\$3,000 max.	\$100 mo./\$1,500 max.	
Increased Ordinance or Law	30% of Cov. A	15% of Cov. A	
Fire Extinguisher Recharge Expense	\$ 250	\$ 150	
Identity Fraud Expense Coverage	\$ 15,000	\$ 5,000	
Personal Property Replacement Value	Included		
Fire Department Service Charge		\$1,000	
Damage to Property of Others		Up to \$1,000 per occurrence	
Personal Injury Coverage		Included	
Policy Deductible Waived in the event of a total covered loss		Included	
Companion Policy Deductible Waived (Private Passenger Auto and Farmowners)		Included	

***NOTE: Please discuss with your agent the specific availability, eligibility and coverage details.**

Your agent is an insurance professional able to give you complete information on Farmowners Protector and other products. So call today for a free insurance consultation.

This material is designed to provide a simplified description of the Farmowners Protector endorsements. It gives only a general description of some of the coverages available. The actual coverages provided are governed by the language of the insurance policy issued to you. Your agent can offer you professional advice and answer any questions you may have before you buy.

