



*Hastings Mutual has specialized in insuring farms since 1885. From small hobby farms to mega operations, we have the innovative coverages to protect your farming needs. We offer a comprehensive Farmowners policy that covers your residence, personal property, barns and outbuildings, farm personal property, liability and more. You can count on Hastings Mutual to provide the top quality insurance to protect your farm.*

Hastings Mutual's Farmowners policy provides these standard coverages:

- ✓ Equipment Breakdown Coverage
- ✓ Identity Protection
- ✓ Sudden and Accidental Pollution Coverage – \$25,000 + higher limits available
- ✓ Pollutants Cleanup & Removal - \$10,000 + higher limits available
- ✓ Cab Glass Coverage – with no deductible
- ✓ Newly Constructed Outbuildings – \$50,000
- ✓ Standing Grain – Fire & Lightning
- ✓ New, Leased, Borrowed Farm Machinery – \$100,000

Hastings Mutual also offers many optional endorsements to cover your farm's unique needs:

- ✓ Agri-Business Endorsement– includes Machinery Lease Gap Coverage
- ✓ Farm Residential Equipment Breakdown
- ✓ Coverage Plus Endorsement – includes Sewer Backup, Personal Injury Protection and more
- ✓ Replacement Cost for Outbuildings and/or Personal Property
- ✓ Loss of Income
- ✓ Additional Operating Expense
- ✓ Farm Personal – Spoilage
- ✓ Waiver of Residence Glass Deductible
- ✓ Peak Season Coverage
- ✓ Contract Growers Legal Liability and more!

In addition to offering an outstanding Farmowners program, Hastings Mutual has additional coverages to holistically protect your assets. By placing all of your insurance policies with Hastings Mutual, you can earn discounts and save money! We offer the following coverages:

- **Business Auto**
- **Personal Auto**
- **Umbrella**
- **Inland Marine**
- **Workers Compensation**

*Contact your local Hastings Mutual insurance agency today to make sure you have top quality protection for your farm!*