



SAMPLE FARM RISKS WRITTEN

- Aqua Farms incl. fish & crawfish
- Animals, small
- Beekeepers
- Beef, poultry & swine or other small animals
- Birds
- Bushes or Shrubs Ornamental
- Cattle
- Christmas Trees
- City Farms
- Coffee
- Cotton
- Dairies
- Feed
- Fish
- Fruits
- Grains
- Greenhouses
- Hatcheries
- Hay
- Hobby
- Honey Production
- Land leased, including hunt clubs
- Lawn or Sod
- Lessor's Risks
- Livestock Production
- Nurseries
- Nuts
- Pollination service to others
- Seeds
- Standing timber
- Sugarcane and sugar beets
- Tenant Farmers
- Trees – shade, ornamental
- Urban Agriculture
- Vacant land
- Vegetables
- Vineyards and/or Viticulture



FARM LIABILITY APPETITE GUIDE

(See manual for full details)

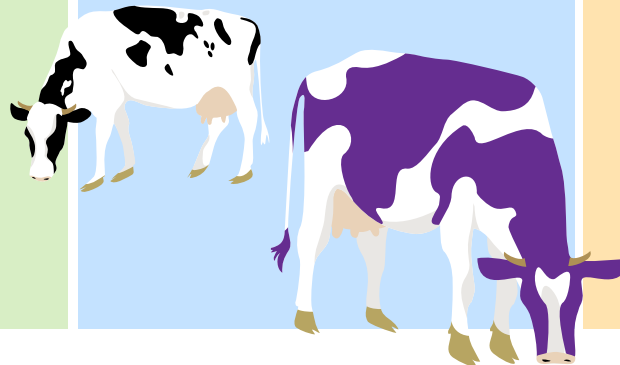
IFG's Farm Liability Insurance protects premises and operations types of exposures and may include products liability for lighter exposures. Specialty coverage is offered for small hobby farms through small to mid-size operating or non-operating farms, and/or ranches.

Coverages available for:

- Contractors and farm equipment
- Damage to premises rented to you
- Medical payments
- Non-Farm Exposures
- Premises & Operations
- Products liability for many risks

Some exposures considered:

- ATV's
- Farmer's Markets
- Other exposures on refer basis
- Owner occupied dwellings
- Swimming pools
- Tenant-occupied dwellings



SAMPLE PROHIBITED RISKS

- Aircraft landing strips or runways
- Animal and livestock breeders
- Animal Mortality (coverage)
- Ammonium nitrate manufacture, storage or distribution
- Aquaculture, salt or brackish water
- Commercial feedlot operations
- Dude ranches
- Farm tools or machinery, farm tractors and trailers rented to others
- Horse breeding, raising, training for racing
- Horse riding lessons
- Hunting preserves
- Labor contractors
- Medical marijuana or other crops or activities deemed illegal under state or federal law
- Renewable energy generated for sale
- Saddle animal rental
- Stables as primary operation
- Tobacco growing/crops

IFG Companies has a Best's Financial Strength Rating of A. For the latest rating, access www.ambest.com.

Admitted coverage from the IFG Companies for some lines is currently available in CT, HI, KS and MN. We offer additional lines of coverage on a surplus and excess lines basis in most jurisdictions. This is not an advertisement. Insurance is provided by an IFG affiliated insurance company. All actions taken in response to this bulletin or any company directive must be performed in compliance with all applicable regulations. We are sending this information to you because you are a producer of IFG. If you would like to be deleted from our email list, please contact Deborah Norwood at danorwood@ifgcompanies.com.



IFG Companies

www.ifgcompanies.com

Coverage may be provided by Alamance Insurance Company, The Burlington Insurance Company, First Financial Insurance Company and Guilford Insurance Company