

This brochure is informational only and is neither an offer to insure nor a contract of insurance. Please note that only the policy contains the actual coverages, definitions, deductibles, limits, conditions, limitations, exclusions and other provisions. BR-282 (3/08)

10. Identity Fraud Expense

If you become a victim of identity fraud, this coverage pays up to \$15,000 for expenses associated with correcting your records and regaining your identity. Receipts, bills, etc. are needed to document your expenses. Covered expenses include:

- Cost to notarize affidavits or similar documents attesting to the fraud
- Cost for certified mail to law enforcement agencies, or credit or financial institutions
- Lost income resulting from time off work to handle meetings or activities required to clear up the identity fraud
- Loan application fees for re-applying for a loan when the original application is rejected solely because the lender received incorrect credit information
- Reasonable attorney fees incurred as a result of identity fraud, for such needs as
 - Defending lawsuits brought by merchants, financial institutions or their collection agencies
 - Removing any criminal or civil judgments wrongly entered against you
 - Challenging the accuracy or completeness of any information in your consumer credit report
- Long distance charges to merchants, or law enforcement or financial institutions, to discuss an actual identity fraud.

11. Identity Fraud Case Management Service

In the event of identity fraud, FUI provides assistance through case management services for a period of 12 consecutive months. If you have questions or need help, you may call our ID Theft Help Line and receive counseling on how to deal with this difficult situation.



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Building Stronger Communities™

**FARM
ADVANTAGE**



FUI Continues to Cover Your Farm Like No One Else

Our FUI Farm Advantage Policy enhancement is a valuable asset to help protect your farm, family and livelihood. A leader for decades in Farm and Ranch Insurance, FUI has conveniently bundled 11 important coverages under one affordable endorsement to help keep your insurance as modern as your farming operation.

1. Increased Haystack Limit

This enhancement will increase the haystack limit that is currently in your policy from \$20,000 to \$100,000 for your scheduled or blanketed hay. All stacks must be at least 100 feet from each other. There is an annual aggregate limit of \$250,000.



2. Extra Expense

This coverage is increased from \$500 to \$5,000 for extra expenses incurred on covered property due to a covered loss. If your insured machinery or buildings have a covered loss, we will pay up to an additional \$5,000 for you to resume your normal farming or ranching operation. This may be used for, but is not limited to, renting machinery or buildings to continue your business. No deductible applies to this coverage.

3. Signs

Have you proudly placed a nice sign at the entrance to your property? We will pay up to \$1,000 per sign and \$5,000 per occurrence for signs located on your farm or ranch.

4. Cargo

With this coverage your farm products and livestock will be covered, up to \$25,000, while in your care, custody and control on vehicles owned, leased or operated by you. Coverage follows you anywhere in the United States or Canada.

5. Theft of Livestock

If livestock coverage is not purchased under the Farm Property Coverage Form, we will pay for loss of your livestock by theft, including attempted theft, from the insured location when it is evident that the livestock has been stolen. However, we will not pay for loss of livestock due to acceptance of counterfeit money, fraudulent money orders, or checks or promissory notes not paid upon presentation. No deductible applies to this added coverage.



6. Rented or Borrowed Irrigation Equipment

Have you ever been concerned that you might damage your landlord's irrigation pivot, or another pivot you rented or borrowed? We will cover irrigation equipment that you rent or borrow from others which is not otherwise insured under your policy.

We cover this irrigation equipment for those risks of direct physical loss caused by you and for which you are legally responsible. This coverage will pay up to \$10,000 per occurrence if you cause the damage and are responsible for the pivots.

7. Lock Replacement

If the keys to your home are lost or stolen, FUI Farm Advantage will help you secure your property again.

- Replace locks or cylinders or rekey them within 72 hours
- Up to \$500 limit for each loss
- Police must be notified
- \$100 deductible – no other deductible applies.

8. Credit Card Theft and Forgery

Your current policy has a limit of \$1,000 for theft or unauthorized use of your credit card or fund transfer card, and for loss because of forgery or counterfeit money. This limit is increased to \$2,500 with Farm Advantage.

9. Mortgage Extra Expense

If your home, which is insured with us, is totally destroyed by a covered peril, and you rebuild at the same location, FUI will reimburse you for an increase in your monthly mortgage payment due to a rise in interest rates for

your new mortgage. This reimbursement is limited to \$250 monthly to a total of \$5,000.

As part of this coverage, we will pay closing costs on your new mortgage of up to \$2,000 when you construct a new home at the same location.