

**FARM-GUARD® MANUAL  
FARM COMPREHENSIVE PERSONAL LIABILITY  
PAGE CHECKLIST**

**SOUTH DAKOTA**

<b>MANUAL PAGE CHECKLIST</b>			
<p><b>This Page Checklist displays the latest pages included in this section of your Grinnell Mutual manual.</b></p> <p>NOTE: Always use the Edition Date to determine the latest page.</p> <p>New or revised pages are indicated with shading.</p>			
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<b>GMRC FG SD (State Forms Index)</b> FG-FI-1 thru FG-FI-5	01/21	<b>GMRC FG Multistate (Rating Information)</b> FG-RI-1 thru FG-RI-4	07/19
<b>GMRC FG SD (State Exceptions)</b> FG-SE-1	07/20	<b>GMRC FG SD (State Rates)</b> FG-SR-1 thru FG-SR-6	07/20
<b>GMRC FG Multistate (Index)</b> FG-i-1 thru FG-i-3	07/20		
<b>GMRC FG Multistate (General Rules)</b> FG-GR-1 thru FG-GR-23	07/20		
<b>GMRC FG Multistate (Underwriting Guidelines)</b> FG-UWG-1 thru FG-UWG-12	07/20		

- **The Forms Index supersedes any other listing of forms found in this section of your manual.**
- **FG I** = Issued direct by Grinnell Mutual                      • **FG II** = Issued by mutual on behalf of Grinnell Mutual
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**MANDATORY FORMS**

*NOTE: Some of the following forms are Conditional Mandatory, refer to Rules or State Exceptions for additional guidelines.*

**POLICY FORM / SPECIAL PROVISIONS**

GMRC 2210P .....	07-18	Farm-Guard Policy.....	FG I, II & III
RC 660920.....	01-19	Special Provisions – South Dakota.....	FG I, II & III

**ENDORSEMENTS**

GMRC 1945.....	01-16	Personal Injury Coverage .....	FG I, II & III
GMRC 2269 .....	01-21	Certified Acts Of Terrorism – Liability Non-Certified Terrorism Loss Exclusion Nuclear, Biological, Chemical and Radiological Exclusion War and Military Action Exclusion .....	FG I, II & III
		<ul style="list-style-type: none"> <li>• <i>Conditional Mandatory – Mandatory for FG I &amp; FG II, or RL Mutuals who do not charge for GMRC 2269. Optional for RL Mutuals who charge for GMRC 2269. (See Rule 206.)</i></li> </ul>	
GMRC 2270 RL .....	01-15	Liability Exclusion for Certified Acts of Terrorism .....	FG III
		<ul style="list-style-type: none"> <li>• <i>Conditional Mandatory – Mandatory if the insured rejects GMRC 2269. (See Rule 207.)</i></li> </ul>	
GMIL 4618 .....	07-15	Oil, Gas, or Injection Well Liability Exclusion.....	FG I, II & III
GMIL 4660 .....	01-18	Mutual Conditions .....	FG I & II
GMIL 4670 .....	01-19	Maximum Liability Limit With Multiple Policies .....	FG I, II & III
GMIL 4684 .....	07-18	Statement of Liability Insurance Carrier .....	FG II
GMIL 4693 .....	01-20	In Care of Insured Definition .....	FG I, II & III
GMIL 4722 .....	7-09	Identity Theft Expense Coverage .....	FG I, II & III
GMIL 4791 .....	10-11	Civil Union Endorsement .....	FG I, II & III

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RC 112 SD RL.....	01-18	Notice of Cancellation or Nonrenewal .....	FG III
RC 364 .....	04-11	Fair Credit Reporting Notice .....	FG II & III
		• <i>Mutual must send to insured only if adverse action is taken.</i>	
GMIL 4755.....	06-18	Notice of Policy Changes .....	FG I
GMIL 7001.....	05-18	Privacy Notice (See Rule 212.).....	FG I & II
RC 7009 .....	01-21	Notice – Offer of Coverage for Certified Acts of Terrorism, Disclosure of Premium, and Rejection Statement .....	FG III
		• <i>Conditional Mandatory – Mandatory for RL Mutuals who charge for GMRC 2269. This notice must be signed by the insured if coverage is rejected. (See Rule 213.)</i>	
RC 7013 .....	01-21	Notice – Offer of Coverage for Certified Acts of Terrorism, Disclosure of Premium .....	FG III
		• <i>Conditional Mandatory – Mandatory for RL Mutuals who charge for GMRC 2269 and the insured previously rejected coverage. (See Rule 215.)</i>	

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 GMRC FG  
 01/21  
 SD Informational

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GMRC 1023 .....	01-16	Additional Interest Insured – Limited Liability Coverage .....	FG I, II & III
GMRC 1026 .....	01-14	Deletion of Bodily Injury To An Insured Exclusion.....	FG I, II & III
GMRC 1031 .....	01-18	Business Activities Coverage .....	FG I, II & III
GMRC 1037 .....	01-17	Residential Rental Property Coverage .....	FG I, II & III
GMRC 1048 .....	7-09	Livestock Restriction.....	FG I, II & III
GMRC 1912 .....	07-18	Specific Activity Or Location Exclusion.....	FG I, II & III
GMRC 1915 .....	7-09	Waterbed Liability Coverage.....	FG I, II & III
GMRC 1925 .....	7-09	Dog Bite Surcharge .....	FG I, II & III
GMRC 2212 .....	7-09	Pre-Existing Condition Limitation (Medical Payments for Insured Persons) .....	FG I, II & III
GMRC 2229 .....	07-18	Livestock Exclusion.....	FG I, II & III
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GMRC 2246 .....	7-09	Home Day Care Provider Coverage .....	FG I, II & III
GMRC 2252 .....	7-09	Hunting and Fishing Coverage .....	FG I, II & III
GMRC 2253 .....	7-09	Milk Contamination Exclusion .....	FG I, II & III
GMRC 2256 .....	07-18	Dog Restriction .....	FG I, II & III
GMRC 2257 .....	01-16	Medical Payments for Insured Persons .....	FG I, II & III
GMRC 2259 .....	01-16	Owner Occupied Landlord's Liability Limitation .....	FG I, II & III
GMRC 2260 .....	01-16	Custom Farming Coverage.....	FG I, II & III
GMRC 2261 .....	01-16	Custom Feeding (Limited Coverage for Livestock for Fire, Smoke and Explosion) .....	FG I, II & III
GMRC 2262 .....	01-16	Broad Contractual Liability Coverage .....	FG I, II & III
GMRC 2271 .....	07-14	Farm Premises and Operations Limited Liability Coverage .....	FG I, II & III
GMRC 2293 .....	8-07	Additional Insured – Limited (Power Company or Cooperative) .....	FG I, II & III
‡ GMRC 2294 .....	07-10	Animal Waste Liability Loss of Use Coverage.....	FG I, II & III
‡ GMRC 2297 .....	01-10	Agricultural Custom Spraying (Limited Liability Coverage) .....	FG I, II & III
GMRC 2332 .....	01-18	Select Recreational Vehicle Limited Liability Coverage .....	FG I, II & III
GMRC 4300 .....	07-11	Additional Insured – Limited (Wind Turbine/Cell Phone Tower).....	FG I, II & III
‡ GMRC 4308 .....	10-14	Contract Grower Liability Coverage for Confined Animals .....	FG I, II & III
‡ GMRC 4309 .....	10-14	Non-owned Livestock Suffocation Coverage.....	FG I, II & III
‡ GMRC 4310 .....	07-14	Liability Coverage for Unmanned Aircraft Systems .....	FG I, II & III
‡ GMRC 4311R .....	01-15	Seed Sales – Limited Liability Coverage .....	FG I, II & III
‡ GMRC 4312R .....	01-15	Agricultural Excavation and Tiling Coverage.....	FG I, II & III
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**OPTIONAL LIABILITY FORMS**

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GMIL 4627.....	07-14	Waiver of Subrogation and Right of Contribution.....	FG I, II & III
GMIL 4629.....	07-14	Additional Insured Primary and Non-Contributory.....	FG I, II & III
GMIL 4672.....	01-17	Additional Insured-Limited (Electric Utility for Your Solar Panel System) ...	FG I, II & III
GMIL 4744.....	1-09	Horse/Rodeo Business Exclusion .....	FG I, II & III
GMIL 4749.....	01-16	Additional Insured (Limited) – Special Event .....	FG I, II & III
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GMIL 4758.....	01-10	Roadside Park/Campground Exclusion.....	FG I, II & III
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GMIL 4761.....	01-10	Food Preparation/Processing Exclusion .....	FG I, II & III
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GMIL 4763.....	01-10	Rock Quarry/Gravel Pit Exclusion.....	FG I, II & III
GMIL 4764.....	01-10	Manure Handling Exclusion.....	FG I, II & III
GMIL 4766.....	01-10	Dog Breeding Exclusion .....	FG I, II & III
GMIL 4767.....	01-10	Auctioneer Exclusion.....	FG I, II & III
GMIL 4768.....	01-10	Beauty or Barber Shop Exclusion .....	FG I, II & III
GMIL 4772.....	03-10	Liability Loss Assessment Coverage Increased Limits .....	FG I, II & III
GMIL 4777.....	01-11	Horse Boarding Coverage.....	FG I, II & III
GMIL 4795D.....	01-12	Expansion of Livestock Definition.....	FG I

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 01/21  
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‡ Submit Application

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**APPLICATIONS, DECLARATIONS, & JACKETS**

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**APPLICATIONS – POLICY**

ACORD 401.....	Agriculture Application (Applicant Information Section).....	FG I
ACORD 404.....	Agriculture Liability Section.....	FG I
	• <i>Submit GMRC 2291AS with ACORD 401/404</i>	
GMRC 2210A ..... 07-18	Farm-Guard Application.....	FG I, II & III
	• <i>Can also be used for Change in Coverage</i>	

**APPLICATIONS – MISCELLANEOUS**

GMRC 2291AS ..... 07-18	Farm-Guard Supplemental Application (General Information Section).....	FG I
GMRC 2294A ..... 07-10	Application for Animal Waste Liability Loss of Use Coverage.....	FG I, II & III
GMRC 2297A ..... 07-18	Agricultural Custom Spraying (Limited Liability Coverage) Application.....	FG I, II & III
GMRC 4308A ..... 07-19	Supplemental Application for Contract Grower Liability and Non-Owned Livestock Suffocation Coverage .....	FG I, II & III
GMRC 4317A ..... 07-18	Incidental Agricultural Activities Supplemental Application .....	FG I, II & III
GMRC 4326A ..... 01-20	Supplemental Application for Industrial Hemp Operations.....	FG I, II & III
GMIL 4635A..... 07-14	Unmanned Aircraft System Supplemental Application .....	FG I, II & III

**DECLARATIONS**

RC 156..... 07-18	Change in Coverage Endorsement (Supplemental Declarations).....	FG II & III
GMRC 1003..... 07-18	Farm-Guard Declarations .....	FG I
	• <i>Automated Declarations attached to policies issued direct by Grinnell Mutual. Identifies Grinnell Mutual as the liability insurer.</i>	
GMRC 4309S ..... 10-14	Non-owned Livestock Suffocation Coverage Schedule.....	FG I, II & III

**POLICY JACKET**

RC 70..... 01-18	Policy Jacket.....	FG II
	• <i>Combination property/liability policies. Identifies Grinnell Mutual as liability insurer and mutual as property insurer.</i>	
RC 92..... 01-18	Policy Jacket.....	FG III
	• <i>Used by RL Mutuals. Identifies mutual only.</i>	

## ADDITIONAL RULES

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**RULE A1.**  
**RC 112 SD OR RC 112 SD RL – NOTICE OF  
CANCELLATION OR NONRENEWAL**

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This form is used to inform the insured of cancellation or nonrenewal.

**RC 112 SD** – Used by Affiliated Direct Liability companies.

**RC 112 SD RL** – Used by Reinsured Liability companies.

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**RULE A2.**  
**RC 364 – FAIR CREDIT REPORTING NOTICE**  
*(Mandatory Notice)*

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This form is used when “adverse action” is taken against an insured because of information received from an information reporting service.

## PART II – MANDATORY FORMS

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**RULE 201.**  
**RC 660920 – SPECIAL PROVISIONS**

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The Special Provisions amend the Farm-Guard Policy form to comply with state regulations.

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**RULE 214.**  
**RC 7010 – NOTICE – OFFER OF COVERAGE FOR  
CERTIFIED ACTS OF TERRORISM, DISCLOSURE  
OF PREMIUM, REJECTION STATEMENT**

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This endorsement is not applicable in South Dakota.

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**RULE 216.**  
**RC 7014 – NOTICE – OFFER OF COVERAGE FOR  
CERTIFIED ACTS OF TERRORISM, DISCLOSURE  
OF PREMIUM**

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This endorsement is not applicable in South Dakota.

## PART IV – OPTIONAL LIABILITY COVERAGES AND FORMS

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**RULE 429.**  
**GMRC 4809 – 4815 HOME BUSINESS LIABILITY  
COVERAGE PART AND ENDORSEMENTS**

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These endorsements are not applicable in South Dakota.

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600.	Country-Home Option .....	FG-GR-22
601.	Business Activities Coverage (GMRC 1031).....	FG-GR-22
602.	Select Recreational Vehicle – Limited Liability Coverage (GMRC 2332).....	FG-GR-22
603. – 699.	Reserved for Future Use.....	FG-GR-22
<b>PART VII – DISCOUNTS &amp; SURCHARGES</b>		
700.	Farm-Guard Surcharge Program .....	FG-GR-23
701. – 799.	Reserved for Future Use.....	FG-GR-23

## PART I – COVERAGE & DEFINITION TYPE RULES

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### RULE 100. INTRODUCTION

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#### A. GENERAL INFORMATION

The basic purpose of the Farm-Guard policy is to protect the farmer's assets. Usually a farmer has invested heavily in real estate, livestock, equipment, and machinery, and operates as an individual, partner, farm corporation, or other organization. Consequently, the farmer's entire assets, both business and personal, may be subject to attachment for the satisfaction of a judgment.

This Manual contains the forms, endorsements, and rules governing the writing of a Farm-Guard policy. The forms and rules referenced in these General Rules may not be available in every state. **Refer to *Farm-Guard State Exceptions to verify state specific rules and forms.***

#### 1. Who and What Is Insured

##### a. Who Is An Insured?

The broad form liability coverage described under **b. What Is Insured** is provided for:

- 1) The Named Insured – Coverage is included in the basic farm liability premium.
- 2) Any Additional Named Insureds – Coverage is provided for a charge. The individual(s) or organization(s) must be specifically listed in the Declarations.
- 3) The following individuals if living in the same household as the Named Insured or Additional Named Insured:
  - a) The spouse;
  - b) Individuals who are related by blood, marriage, or adoption; and
  - c) A ward, foster child, or foreign exchange student.
- 4) Any unmarried and financially dependent child under age 25 who is away at school.

Limited liability coverage can be provided for a charge, by listing other individuals or organizations as Additional Interest Insureds (Limited), per **GMRC 1023**. Refer to **Part IV – Rule 403**, for additional information.

**Caution:** Adding Additional Named Insureds and/or Additional Interest Insureds (Limited), per **GMRC 1023**, decreases the amount of liability coverage available per insured in a catastrophic loss where all insureds are named.

##### b. What Is Insured?

The Farm-Guard policy is a package policy in the sense that it provides liability protection for:

- 1) **Personal Acts of Insureds**
- 2) **Physical Condition of the Premises**
- 3) **The Insured Farming Operation**

Farming is defined as the ownership, maintenance, or use of the insured premises for the production of crops or raising of livestock, and includes sale of insured's farm products at roadside stands. Farming does not include altering the characteristics of farm products through processing operations.

Farming includes any start-to-finish farming operation regardless of the method of payment. All of the acres need to be included in the total acres on the Declarations. Any loss to crops caused by the insured is not covered under this policy. Start-to-finish operations include land owned by a third person and on which the insured conducts crop-raising operations in accord with the following conditions:

- a) The insured is in primary control of the land on a regular basis;
- b) The insured does not lease or rent the land from the owner;
- c) The insured plants and harvests the crop on a yearly basis for the owner;
- d) The insured performs all labor activities in raising the crop, with the exception of individual tasks hired by the insured or owner on an irregular basis.

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**RULE 100.**  
**INTRODUCTION** (*Cont'd.*)

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**4) Incidental Business Activities**

The definition of “farming” becomes important to the agent because today farmers are often conducting businesses other than actual farming on and off the premises. To supplement their income farmers are engaged in part-time selling jobs – seed corn, fertilizer, insurance, etc. Some farmers have established businesses which call for processing the produce which he and other farmers raise – seed corn drying plants, butchering plants, saw mills, etc. These businesses may be allied to farming, but are not “farming” as defined by the policy.

These operations are business pursuits and are excluded if they generate more than \$2,000 in gross receipts in the prior or current calendar year. Agents should be alert to warn prospects that such operations are not covered in the Farm-Guard policy, and suggest ways to provide the protection. If the operation is incidental and generates less than \$40,000 in gross receipts in the prior or current calendar year, it may be covered by an endorsement which waives the exclusion with respect to that operation. If it is more extensive, the operation may be covered by a General Liability policy.

**5) Employers' Liability**

The farmer owes an obligation to his employee under Common Law; he must provide a safe place to work and safe tools to work with. Legislation in most states has placed farm employees under the Workers' Compensation Act. (Minimum requirements apply as to the time of employment and amount of payroll. Agents should be aware of the minimum requirements for their state.)

**2. Farm-Guard Policy**

A Farm-Guard policy **GMRC 2210P** is issued by a Grinnell Mutual Member (mutual), as described by the following:

- a.** Affiliated Direct Liability (AFD) Farm-Guard coverage (also referred to as **FG II**) is underwritten and issued on behalf of Grinnell Mutual Reinsurance Company (Grinnell Mutual) from the offices of mutuals in IA, IL, IN, MN, MO, ND, NE, OH and SD who are not permitted, or have elected not, to write liability coverage. Issuance of Affiliated Direct Liability coverage is governed by the forms, rates, and rules filed and approved on behalf of Grinnell Mutual, same as Direct Farm-Guard policies. These policies are to be renewed on a yearly basis.

If the AFD Farm-Guard coverage is written in combination with the mutual's property coverage, the applications, policy jackets and Declarations pages issued by AFD mutuals must identify the mutual as the property insurer and Grinnell Mutual as the liability insurer. The annual meeting information for both companies is provided in the policy jacket.

- b.** Reinsured Liability (RL) Farm-Guard coverage (also referred to as **FG III**) is underwritten and issued by mutuals that write liability coverage and set their own rates. The liability coverage is 100% reinsured by Grinnell Mutual; the reinsurance rate is based on Grinnell Mutual's filed rates for **FG II**. Policies that provide Reinsured Liability coverage are issued from the offices of mutuals in MN, MO, MT, ND, NE, OK, SD, and WI.

The policy applications, policy jackets and Declarations pages issued by RL mutuals identify the mutual as the insurer. The mutual's annual meeting information is provided in the policy jacket.

Applications for Affiliated Direct Liability (AFD) and Reinsured Liability (RL) (**FG II** and **III**) should be submitted to the mutual.

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**RULE 100.**  
**INTRODUCTION** (*Cont'd.*)

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**B. MANUAL STRUCTURE**

This manual is divided into the following sections:

**1. Rules**

**a. General Rules include:**

- Part I – Coverage & Definition Type Rules
- Part II – Mandatory Forms
- Part III – Reserved for Future Use
- Part IV – Optional Liability Coverages and Forms
- Part V – Applications, Declarations, & Policy Jackets
- Part VI – Additional Information on Policy Forms and Endorsements
- Part VII – Discounts and Surcharges

**b. State Exception pages provide state specific rules and forms required to comply with state regulations.**

**2. Rates include:**

- a. Rating Information**
- b. State Rates**

\* **3. Underwriting Guidelines – State Underwriting Guideline pages provide state specific underwriting guidelines.**

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**RULE 101.**  
**DESCRIPTION OF MANDATORY COVERAGES**

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The following is a brief description of coverage provided by the Farm-Guard policy. Please refer to the actual form for a full description of the coverages and exclusions.

**A. COVERAGE A – LIABILITY TO PUBLIC**

Pays all sums which an insured shall become legally obligated to pay as damages because of bodily injury or property damage arising out of an insured's personal activities, the insured premises, and the insured's farming operation.

**B. COVERAGE B – MEDICAL PAYMENTS TO PUBLIC**

Subject to the limit stated in the Declarations, coverage is provided for medical expenses incurred by persons if bodily injury occurs in connection with the insured's personal activities; the insured premises (including the covered farm premises and operations); and to injuries arising out of animals owned by, or in the care of, an insured. Coverage applies to expenses incurred within 3 years of the date of loss. This coverage does not apply to any individual who qualifies as an insured or a farm employee, as defined in the Farm-Guard policy.

**C. COVERAGE C – LIABILITY TO FARM EMPLOYEES**

Subject to the limit stated in the Declarations, coverage is provided for all sums for which an insured shall become legally obligated to pay as damages because of bodily injury sustained by a farm employee in the course of his employment. This coverage does not apply to any individual who qualifies as an insured, as defined in the Farm-Guard policy.

**D. COVERAGE D – MEDICAL PAYMENTS TO FARM EMPLOYEES**

Subject to the limit stated in the Declarations, coverage is provided for medical expenses incurred by farm employees within 3 years from the date of the accident, if the farm employee was injured in the course of his employment by an insured. If death occurs within 3 years from such injury, the limit stated in the Declarations for this coverage will be paid, less any amount previously paid. This coverage does not apply to any individual who qualifies as an insured or residence employee, as defined in the Farm-Guard policy.

**E. ADDITIONAL COVERAGES**

**1. DAMAGE TO PROPERTY OF OTHERS**

In addition to the limit of liability, this coverage pays for damage to property owned by others if the property damage is caused by, or the property is in the care of, any insured. This coverage applies to borrowed property only; it does not apply to property leased or rented to an insured.

**2. CLAIM AND LEGAL EXPENSES**

In addition to the limit of liability, this coverage pays all costs incurred to defend, including interest on damages awarded, prejudgment interest, premiums on appeal bonds, loss of earnings, and other reasonable expenses incurred to defend a covered claim. Payment of these expenses ceases when the limit of liability for this coverage has been paid.

**RULE 102.**  
**MINIMUM LIABILITY LIMITS**

Farm-Guard Liability Coverages (Combined Single Limits)	Minimum Limit †
Coverage <b>A</b> – Liability To Public	\$100,000 CSL each occurrence
Coverage <b>B</b> – Medical Payments to Public	\$500 each person
Coverage <b>C</b> – Liability to Farm Employees	\$100,000 CSL each occurrence
Coverage <b>D</b> – Medical Payments to Farm Employees	\$500 each person
Additional Coverage 1. Damage to Property of Others	\$250 each occurrence
† Increased limits are available (refer to rate pages).	

- A.** The limit selected for Coverage **A** automatically applies to Coverage **C** (these limits can not be different). The limits selected for Coverages **B** and **D** may be different but it is highly recommended the same limit be written for both, to avoid difficulties that arise when the injured is entitled to the lesser of the two based on the circumstances of the accident.
- B.** Annual Aggregate – Liability coverage is subject to two annual aggregates. There is an annual aggregate for Coverage **A** and **B** which is twice the limit shown in the Declarations for Coverage **A**. There is an annual aggregate for Coverage **C** and **D** which is twice the limit shown in the Declarations for Coverage **C**. Pollution losses are not included in the annual aggregate.
- C.** Pollution Limits
1. The limit of liability shown in the Declarations for **COVERAGE A – LIABILITY TO PUBLIC** applies only to damages arising out of:
    - a) Bodily injury or property damage caused by the spreading of animal or human waste onto land for fertilization purposes by any insured including the transportation of the waste on public or private roads to or from the field for spreading by any insured; or

- b) Spray drift of, handling of, or application of agricultural chemicals applied by any insured on any insured premises causing bodily injury or property damage to a third person. Payment will not be made if the chemicals are released from an aircraft; or
  - c) Bodily injury or property damage caused by a hostile fire or heat, smoke, or fumes released by the burning of crop residues, excess vegetation, or trees by any insured. A hostile fire means one which becomes uncontrollable or breaks out from where it was intended to be.
2. Coverage for bodily injury or property damage sustained by one or more persons in any one occurrence shall be the lesser of:
- a) \$300,000 for any single occurrence in which a pollutant is released or discharged for all bodily injury and property damage;
  - b) \$600,000 for all occurrences in which a pollutant is released or discharged during any 12-month period beginning with the inception date of the policy or any anniversary of the inception date; or
  - c) The limit of liability shown in the Declarations for **COVERAGE A – LIABILITY TO PUBLIC**.
- These limits for Pollution apply only to damages arising out of:
- a) A windstorm causes a farm implement, building, bin, container, lagoon, tank, or tank wagon to rupture, producing an immediate release of a pollutant; or
  - b) A farm implement, building, bin, container, lagoon, tank, or tank wagon ruptures as a result of an accidental collision, overturn, or breakage causing an immediate release, discharge, dispersal, or escape of a pollutant.

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\* **RULE 103.  
ELIGIBILITY**

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Refer to **Guideline 103.** in the *Farm-Guard Manual Underwriting Guidelines.*

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\* **RULE 104.  
INELIGIBLE RISKS**

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Refer to **Guideline 104.** in the *Farm-Guard Manual Underwriting Guidelines.*

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\* **RULE 105.  
BINDING AUTHORITY**

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Contact Reinsurance for binding authority above \$1,000,000.

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**RULE 106. – 199.  
RESERVED FOR FUTURE USE**

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**PART II – MANDATORY FORMS**

The following forms and endorsements are required to complete the policy; consult each endorsement for a detailed explanation of conditions and coverages. The forms and rules referenced in this section may not be available in every state. *Refer to Farm-Guard Manual State Exceptions to verify state specific rules and forms.*

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\* **RULE 200.  
GMRC 2210P – FARM-GUARD POLICY**

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The Farm-Guard Policy sets forth the terms and conditions under which coverage will be provided.

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\* **RULE 201.  
SPECIAL PROVISIONS**

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The Special Provisions amend the Farm-Guard Policy form to comply with state regulations.

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**RULE 202.  
GMIL 4670 – MAXIMUM LIABILITY LIMIT WITH  
MULTIPLE POLICIES**

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This endorsement clarifies when Grinnell Mutual or a mutual provides multiple liability coverages to an insured, the maximum loss payment will be no more than the highest applicable limit under any one policy.

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**RULE 203.  
GMIL 4791 – CIVIL UNION ENDORSEMENT**

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This form amends any reference to a spouse by including a person who has entered into a civil union with the Named Insured. This amendment applies only if he or she lives with the Named Insured and the law of the state in which the Named Insured lives recognizes the legal validity of a civil union.

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**RULE 204.**  
**GMRC 1945 – PERSONAL INJURY COVERAGE**

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This endorsement extends **Coverage A – Liability to Public** to include personal injury, meaning bodily harm, shock, or mental anguish which arises out of false arrest, detention or imprisonment; malicious prosecution; libel, slander, defamation of character; invasion of privacy; wrongful eviction or wrongful entry; or oral, televised, videotaped, electronic, or written publication of material that violates a person's right of privacy.

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**RULE 205.**  
**RESERVED FOR FUTURE USE**

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**RULE 206.**  
**GMRC 2269 – CERTIFIED ACTS OF TERRORISM – LIABILITY; NON-CERTIFIED TERRORISM LOSS EXCLUSION; NUCLEAR, BIOLOGICAL, CHEMICAL AND RADIOLOGICAL EXCLUSION; WAR AND MILITARY ACTION EXCLUSION**

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This endorsement must be mailed to the policyholder annually.

This endorsement is required to comply with the Terrorism Risk Insurance Reauthorization Act of 2015 (The Act). It notifies the policyholder of the Federal Government's role if an act of terrorism occurs and is deemed to be a Certified Act of Terrorism, as defined by The Act. It also contains exclusions for the specifically listed types of losses.

This is a mandatory non-premium bearing endorsement when attached to **FG II** policies. When a **FG III** policy is issued by a Reinsured Liability mutual, it is conditional/mandatory as described below:

- A. Mandatory** – if mutual does not charge for **GMRC 2269**.
- B. Optional** – if mutual charges. The insured must be given the opportunity to reject or accept this endorsement annually, at each renewal or anniversary.

If rejected, **GMRC 2270 RL**, described below, must be attached. Refer to Rules **213.**, **214.**, **215.**, and **216.** for information regarding annual notices and rejection forms.

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**RULE 207.**  
**GMRC 2270 RL – LIABILITY EXCLUSION FOR CERTIFIED ACTS OF TERRORISM**

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This endorsement is required to comply with the Terrorism Risk Insurance Reauthorization Act of 2015. It must be attached when the policy is issued by a Reinsured Liability mutual that is charging for **GMRC 2269**, and the insured rejects terrorism coverage, as described in Rule **206**.

If coverage is rejected, the policyholder must be given the opportunity to continue to accept or reject terrorism coverage, annually (at renewal or anniversary). Refer to Rules **213.**, **214.**, **215.**, and **216.** for information regarding annual notices and rejection forms.

This endorsement is not applicable to coverage written by Grinnell Mutual (**FG II**).

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**RULE 208. – 210.**  
**RESERVED FOR FUTURE USE**

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**RULE 211.**  
**GMIL 4722 – IDENTITY THEFT EXPENSE COVERAGE**

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This endorsement provides limited coverage to pay for expenses incurred by an insured as a direct result of any single identity theft first discovered or learned of during the policy period. We will pay up to \$15,000 for expenses in excess of \$250.

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**RULE 212.**  
**GMIL 7001 – PRIVACY NOTICE**

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This notice is required to comply with the Gramm-Leach-Bliley Financial Services Modernization Act of November, 1999, which requires each insurer and agency to inform all policyholders of their privacy policies.

This notice must be sent annually to all policyholders if any coverage is provided by Grinnell Mutual.



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**RULE 213.**  
**RC 7009 – NOTICE – OFFER OF COVERAGE FOR CERTIFIED ACTS OF TERRORISM, DISCLOSURE OF PREMIUM, REJECTION STATEMENT**

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This notice applies to Reinsured Liability policies only (FG III) if the mutual is charging premium for GMRC 2269. It discloses the amount of premium charged for GMRC 2269 and includes the 'rejection form' that must be signed by the insured if this coverage is not wanted.

**Note:** If terrorism coverage is rejected, the mutual must attach GMRC 2270RL – Refer to Grinnell Mutual on-line Info-Page for detailed information about these forms/notices.

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**RULE 214.**  
**RC 7010 – NOTICE – OFFER OF COVERAGE FOR CERTIFIED ACTS OF TERRORISM, DISCLOSURE OF PREMIUM, REJECTION STATEMENT**

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This notice applies to Reinsured Liability policies only (FG III) if the mutual is charging premium for GMRC 2269. It discloses the amount of premium charged for GMRC 2269 and includes the 'rejection form' that must be signed by the insured if this coverage is not wanted.

**Note:** If terrorism coverage is rejected, the mutual must attach GMRC 2270RL – Refer to Grinnell Mutual online Info-Page for detailed information about these forms/notices.

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**RULE 215.**  
**RC 7013 – NOTICE – OFFER OF COVERAGE FOR CERTIFIED ACTS OF TERRORISM, DISCLOSURE OF PREMIUM**

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Each mutual is required to make coverage available and give mandated disclosure notice annually, even if the insured previously rejected terrorism coverage (per RC 7009). Therefore, this notice must be mailed annually, with each anniversary and/or renewal, to advise the insured of the option to accept terrorism coverage.

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**RULE 216.**  
**RC 7014 – NOTICE – OFFER OF COVERAGE FOR CERTIFIED ACTS OF TERRORISM, DISCLOSURE OF PREMIUM**

---

Each mutual is required to make coverage available and give mandated disclosure notice annually, even if the insured previously rejected terrorism coverage (per RC 7010). Therefore, this notice must be mailed annually, with each anniversary and/or renewal, to advise insured of the option to accept terrorism coverage.

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**RULE 217.**  
**GMIL 4618 – OIL, GAS, OR INJECTION WELL LIABILITY EXCLUSION**

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Clarifies there is no coverage for injury or damages arising out of oil, gas, or injection wells with respect to pollution liability, contractual liability, or any claim of common law or statutory nuisance or trespass.

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**RULE 218.**  
**GMIL 4684 – STATEMENT OF LIABILITY INSURANCE CARRIER**

*(Conditional/Mandatory – must be attached only if the liability is written by Grinnell Mutual)*

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This is a conditional/mandatory endorsement that must be attached only if the liability is written by Grinnell Mutual. This endorsement modifies the definition of "we", "us", and "our" to clarify that Grinnell Mutual is the liability insurer.

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**RULE 219.**  
**GMIL 4660 – MUTUAL CONDITIONS**  
*(Conditional/Mandatory – must be attached only if the liability is written by Grinnell Mutual)*

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This is a conditional/mandatory endorsement that must be attached only if the liability is written by Grinnell Mutual. This notifies the insured of the date and time they can (as members) attend the annual meeting and includes Grinnell Mutual's officer signatures.

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**RULE 220.**  
**GMIL 4693 – IN CARE OF INSURED DEFINITION**

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This endorsement amends the definition of you, your and Named Insured to clarify any person or entity listed after the symbols or abbreviations of C/O, % or Attn: in the Declarations are not entitled to coverage under the policy unless specifically listed as an Additional Named Insured or through operation of the terms of the policy.

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**RULE 221. – 299.**  
**RESERVED FOR FUTURE USE**

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**PART III – RESERVED FOR FUTURE USE**

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**RULE 300. – 399.**  
**RESERVED FOR FUTURE USE**

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## PART IV – OPTIONAL LIABILITY COVERAGES AND FORMS

The following optional coverages and forms are available under the Farm-Guard Liability Program. Consult each endorsement for a detailed explanation of conditions and coverages. The forms and rules referenced in this section may not be available in every state. **Refer to Farm-Guard Manual State Exceptions to verify state specific rules and forms.**

---

### RULE 400. OPTIONAL PROPERTY COVERAGES (No Endorsement Is Required)

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Liability coverage may be extended to cover the property described below when specifically listed on the Declarations page; there is no applicable endorsement.

#### A. ADDITIONAL PREMISES

Coverage can be extended to cover an additional premise, for a charge, by listing them in the Declarations as indicated below. A separate charge applies to each premise. No endorsement is required.

1. **Additional Farm Dwelling** – Dwellings that are located on the farm premise, in excess of the first one, which are habitable. The dwellings may be vacant, rented, or occupied by a family member or others. List the dwelling in the Declarations as **Additional Farm Residence**, under the Description of Premises.
2. **Town Residence Occupied by Named Insured** – Liability is extended by listing the dwelling and location in the Declarations. This category/rate is also used to extend liability coverage to:
  - a. Farm Storage Buildings Located in Town – Liability is extended to a building located in town (preferably on the outskirts) which is owned, rented, or used by an insured to store farm products or machinery. This needs to be listed in the Declarations as **Town Residence Occupied by Insured (farm storage building)** to clarify this is not a dwelling; list location.
  - b. This category can also be used to extend liability to an assisted living facility, if this is the insured's permanent residence (list in the Declarations).

**Note:** There is no need to list the facility if the insured is living there temporarily, for rehabilitation after surgery, extended illness, etc.

#### B. ADDITIONAL RESIDENCE MAINTAINED BY INSURED

Liability is extended to a cabin or seasonal dwelling. Farm Casualty Underwriting will write the liability for a seasonal dwelling located out of state if the insured's principal residence is located within Grinnell Mutual's 12 state areas and is insured by the mutual.

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### RULE 401. GMRC 911 – POLICY ENDORSEMENT

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This is a manuscript endorsement that can be used to broaden or restrict coverage with respect to unique situations. The endorsement may remain on the policy during subsequent policy periods, until the unique situation no longer exists and the endorsement is deleted, or until the policy is cancelled. Contact Farm Casualty Underwriting if this endorsement is needed.

---

### RULE 402. GMRC 1021 – INSURED'S LIABILITY WHILE EMPLOYED BY OTHERS

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This endorsement extends Coverage **A** and Coverage **B** to protect the insured while acting as an employee for another business.

Usually the employee is protected as an insured under the employer's liability policy. However, if the employer doesn't have a policy, or has a policy with inadequate limits, this endorsement affords protection if the insured is held separately or jointly liable for damages arising out of his/her employment and is sued individually or jointly with the employer. The endorsement does not protect the employer and can not be written for the proprietor of a business. The rates are based on the type of employment.

**Refer to Farm-Guard Manual Rate Schedule for rates.**

---

**RULE 403.**  
**GMRC 1023 – ADDITIONAL INTEREST INSURED – LIMITED LIABILITY COVERAGE**

---

This endorsement extends coverage to the individual, including their spouse and any other relative residing in the household or organization listed in the Declarations as an Additional Insured (Limited), with respect to the insured farm premises and operations. No coverage is provided for personal acts which occur away from the insured premises. If an organization is listed, coverage is not extended to any officers, partners, or members.

---

**RULE 404.**  
**GMRC 1026 – DELETION OF BODILY INJURY TO AN INSURED EXCLUSION**

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This endorsement waives the “bodily injury” to an “insured” exclusion with respect to the designated individual listed on the endorsement or in the Declarations. This is not extended to a spouse or any other resident relative. Each person who requests this waiver must be specifically listed.

---

**RULE 405.**  
**GMRC 1031 – BUSINESS ACTIVITIES COVERAGE**

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This endorsement extends liability coverage to the described business activity. Refer to **Part VI – Rule 601** for detailed information.

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**RULE 406.**  
**GMRC 1037 – RESIDENTIAL RENTAL PROPERTY COVERAGE**

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This endorsement extends liability coverage to the described rental property which is located away from the farm premises (usually in town). Maximum of 10 separate buildings.

This endorsement may be used instead of issuing a separate Owner, Landlords & Tenants policy.

**Ineligible Risks:** Dwellings that do not contain smoke detectors installed in accordance with applicable state regulations and/or dwellings containing more than four rental units are not eligible.

Refer to **Guideline 406.** in the *Farm-Guard Manual Underwriting Guidelines* for underwriting guidelines.

**Refer to Farm-Guard Manual Rate Schedule for rates.**

---

**RULE 407.**  
**GMRC 1048 – LIVESTOCK RESTRICTION**

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This endorsement is requested by Farm Casualty Underwriting due to escaped livestock claims, generally due to poor fences, in lieu of requesting cancellation or non-renewal of the policy. When this endorsement is attached, there is no coverage provided for property damage to crops caused by livestock owned by, or in the care, custody, or control of an insured. If the fences are repaired within a reasonable period, the endorsement can be deleted. If repairs are not completed in a timely manner, underwriting will request cancellation or non-renewal of the policy. This endorsement must be signed by the insured.

---

**RULE 408.**  
**GMRC 1912 – SPECIFIC ACTIVITY OR LOCATION EXCLUSION**

---

This endorsement allows the writing of personal liability coverage for those insureds who are conducting unacceptable business activities on the insured premises by excluding only that unacceptable business activity.

This endorsement excludes coverages for any loss arising out of or performed in the course of any activity or described location as specified on the endorsement.

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**RULE 409.**  
**GMRC 1915 – WATERBED LIABILITY COVERAGE**

---

This endorsement waives the care, custody, and control exclusion with respect to a dwelling rented by an insured, and which is damaged due to the insured ownership or use of a waterbed.

---

**RULE 410.**  
**GMRC 1925 – DOG BITE SURCHARGE**

---

This endorsement is attached at the first renewal following payment of a dog bite claim paid under the policy. A \$100 surcharge will be added to the policy. This surcharge will remain on the policy as long as the dog that caused the claim remains in the insured’s household.

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\* **RULE 411.**  
**GMRC 4310 – LIABILITY COVERAGE FOR UNMANNED AIRCRAFT SYSTEMS**

---

This endorsement provides coverage for bodily injury and property damage arising from the use, operation, maintenance, loading or unloading of an unmanned aircraft system during the course of precision agricultural operations.

A separate application, **GMIL 4635A**, is required for this endorsement. **Contact Farm Casualty Underwriting for approval prior to binding coverage.**

There is no coverage for personal injury or invasion of privacy arising from the use or operation of an unmanned aircraft system.

Refer to **Guideline 411** in the *Farm-Guard Manual Underwriting Guidelines* for underwriting guidelines.

---

**RULE 412.**  
**GMRC 2212 – PRE-EXISTING CONDITION LIMITATION (MEDICAL PAYMENTS FOR INSURED PERSONS)**

---

This endorsement excludes person(s) named in the endorsement from Medical Payments for Insured Persons if their injury is back related.

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**RULE 413.**  
**GMRC 2229 – LIVESTOCK EXCLUSION ENDORSEMENT** *(Not available for Country-Home)*

---

This endorsement excludes coverage for livestock related losses for a reduction in premium. Coverage is provided for 4-H or hobby livestock. A 20% reduction from the calculated farm liability premium will apply.

Because of reduced liability exposure and premium charged, this endorsement must be signed by the insured.

---

**RULE 414.**  
**GMRC 2233 – NON-OCCUPIED LANDLORD'S LIABILITY LIMITATION (RESTRICTED TO FARM PREMISES AND OPERATIONS ONLY)**  
*(Not available for Country-Home)*

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This endorsement provides limited coverage for liability arising out of the ownership or maintenance of the farm premises, when the entire farm premises, including buildings and fixtures have been relinquished to a third party. Because of reduced liability exposure and premium charged, this endorsement must be signed by the insured.

When **GMRC 2233** is attached to the policy, the policy does not provide world-wide personal acts liability coverage and liability can not be extended off-premises to a town dwelling occupied by an insured, a seasonal dwelling, or to cover off-premises use of a recreational-type vehicle. Any off-premises liability coverage must be provided by the policy that provides world-wide personal acts liability coverage for the insured. A 50% reduction from the calculated farm liability premium will apply.

This endorsement should NOT be attached to the policy if the Named Insured:

1. Resides on the farm premises;
2. Operates any farm implement or equipment used in relation to the farm premises or operations unless it is used solely to repair, maintain or improve the farm premises; and
3. Does not have another policy that provides world-wide personal acts liability coverage.

When this endorsement is attached, the following endorsements should not be attached to the policy:

- A. **GMRC 1037** – Residential Rental Property Coverage.
- B. **GMRC 2332**, **GMRC 2332 IL** or **GMRC 2332 NE** – Select Recreational Vehicle Limited Liability Coverage.
- C. **GMRC 4320** –Farm-Guard Plus.
- D. **GMRC 4321** –Farm-Guard Premier.

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**RULE 415.**  
**GMRC 2246 – HOME DAY CARE PROVIDER**

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This endorsement extends Coverage **A** and Coverage **B** to the insured for home day care business if:

- A.** The service is regularly provided by the insured person,
- B.** The insured is compensated for providing the home day care service to any one child,
- C.** The home day care service must be primarily conducted on the residence premises, and
- D.** The number of children must not exceed six at any time.

*Refer to Farm-Guard Manual Rate Schedule for rates.*

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**RULE 416.**  
**GMRC 2252 – HUNTING AND FISHING COVERAGE**

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This endorsement provides coverage for liability to public and medical payments arising out of the use of the insured premises for hunting or fishing for a fee, when the gross receipts exceed \$2,000. Risk is ineligible if gross receipts exceed \$5,000 in the current or prior calendar year.

The hunting or fishing activity must be incidental in nature and make use of no employees. The standard Farm-Guard policy will not cover employers' liability for these activities. If the insured employs hired help in the activity, coverage must not be written.

The rate is fully earned when the coverage is issued.

If **GMRC 4321** – Farm-Guard Premier is attached to this policy, this endorsement should not be attached. Coverage for hunting and fishing is already included in **GMRC 4321**.

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**RULE 417.**  
**GMRC 2256 – DOG RESTRICTION**

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This endorsement excludes coverage for any bodily injury, property damage, and medical payments claims caused by any dog which is owned by or in the care, custody, or control of any insured.

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**RULE 418.**  
**GMRC 2257 – MEDICAL PAYMENTS FOR INSURED PERSONS** *(Not available for Country-Home)*

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This endorsement provides medical coverage for bodily injury to each insured listed in the Declaration when that person is injured while engaged in work necessary or incidental to the operation of the farm premises.

This endorsement can only be added for persons age 10 to 70. Once an insured has reached 71, the underwriter will request this coverage be deleted for that individual.

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**RULE 419.**  
**GMRC 2259 – OWNER OCCUPIED LANDLORD'S LIABILITY LIMITATION** *(Not available for Country-Home)*

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This endorsement applies only when the property owner leases at least 90% of the farm to a tenant and has no interest in the operation of the farm, either directly or indirectly. The landlord may continue to live in the farm dwelling, but must not have any direct control over the farm premises or any interest in livestock, farm equipment, or machinery.

An insured can operate farm equipment or machinery only when it is used to repair, maintain or improve the farm premises.

A 35% reduction from the calculated farm liability premium will apply. Because of reduced liability exposure and premium charged, this endorsement must be signed by the insured.

When this endorsement is attached, the following endorsements should not be attached to the policy:

- A. GMRC 4320** – Farm-Guard Plus
- B. GMRC 4321** – Farm-Guard Premier

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\* **RULE 420.**  
**GMRC 2260 – CUSTOM FARMING COVERAGE** *(Not available for Country-Home)*

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This endorsement provides bodily injury and property damage protection for claims arising from custom farming operations. Custom spraying and custom feeding are not covered.

The "farming" definition within the policy is also broadened to include custom farming. Therefore, bodily injury to farm employees is covered.

Refer to **Guideline 420.** in the *Farm-Guard Manual Underwriting Guidelines* for underwriting guidelines.

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\* **RULE 421.**  
**GMRC 2261 – CUSTOM FEEDING – LIMITED  
COVERAGE FOR LIVESTOCK FOR FIRE, SMOKE  
AND EXPLOSION** *(Not available for Country-Home)*

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This endorsement provides bodily injury and property damage protection to third persons for claims arising out of the care or raising of livestock or poultry by any insured person in accordance with a written or oral agreement.

The “farming” definition within the policy is also broadened to include custom feeding. Therefore, bodily injury to farm employees is covered.

Refer to **Guideline 421.** in the *Farm-Guard Manual Underwriting Guidelines* for underwriting guidelines.

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**RULE 422.**  
**GMRC 2262 – BROAD CONTRACTUAL LIABILITY  
COVERAGE**

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This endorsement waives the contractual liability exclusion with respect to contract pertaining to an insured’s incidental “business” activity, “custom farming” and/or “custom feeding” operation, for which contractual liability coverage is not otherwise provided in the base policy, or in an endorsement attached thereto.

- A.** The base Farm-Guard policy provides coverage for liability assumed under contracts pertaining to:
1. Your farming operations under which you assume the tort liability of another to pay for bodily injury or property damage to a third person or organization if the date of the contract is prior to the date of the bodily injury or property damage;
  2. A warranty of goods or products;
  3. Liability relating to the “insured premises”.

**EXCEPTION:** Any contract involving railroads, townships or municipalities – **contact Farm Casualty Underwriting for approval prior to binding coverage.**

- B.** If **GMRC 4320** – Farm-Guard Plus or **GMRC 4321** – Farm-Guard Premier are attached to this policy, this endorsement should not be attached. Contractual liability coverage is included in these endorsements.

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**RULE 423.**  
**GMRC 2271 – FARM PREMISES AND OPERATIONS  
LIMITED LIABILITY COVERAGE**  
*(Not available for Country-Home)*

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This endorsement should be used when the policyholder owns and operates a farm that is located within Grinnell Mutual’s 12 state area of operation, but the farm is not their primary residence.

The purpose is to limit liability to cover bodily injury or property damage arising out of the farm premises and farming operation, including use of a farm implement off-premises for non-business purposes, such as a parade.

This endorsement should be attached only when the insured does not require world wide personal acts liability coverage. The world wide personal acts coverage should be provided by the homeowners policy issued to cover the primary residence or a personal liability policy issued to the insured.

A discount applies to reflect this reduction in coverage.

When this endorsement is attached, the following endorsements should not be attached to the policy:

- A. GMRC 1037** – Residential Rental Property Coverage
- B. GMRC 2332 or GMRC 2332 IL** – Select Recreational Vehicle Limited Liability Coverage
- C. GMRC 2233** – Non-Occupied Landlord’s Liability endorsement
- D. GMRC 2259** – Owner Occupied Landlord’s Liability endorsement

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**RULE 424.**  
**GMRC 2293 – ADDITIONAL INSURED – LIMITED  
(POWER COMPANY OR COOPERATIVE)**

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This endorsement extends liability coverage to the additional insured(s) named on the endorsement for bodily injury or property damage liability caused by the operation of the insured’s power production equipment, or the failure of any insured, except for the additional insured(s) listed on the endorsement, to maintain the equipment in satisfactory and safe operating condition.

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**RULE 425.**  
**GMRC 2253 – MILK CONTAMINATION EXCLUSION**

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This endorsement excludes coverage for bodily injury, property damage, or economic loss caused by or arising out of contaminated milk from the insured's farming operation.

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**RULE 426.**  
**GMRC 4327 – INDUSTRIAL HEMP EXCLUSION**

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This endorsement will be added to the policy if industrial hemp is grown for non-farm related operations by the insured such as, but not limited to, processing, manufacturing, delivery, packaging, transportation, possession or storage of cannabis or marijuana as specifically defined by individual state statute.

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**RULE 427.**  
**GMRC 2332 – SELECT RECREATIONAL VEHICLE LIMITED LIABILITY COVERAGE**

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This endorsement provides off-premises coverage for bodily injury or property damage arising out of the use of (1) a described select recreational vehicle, or (2) a replacement unit or additional unit of the same type as the described select recreational vehicle if the company is notified within 30 days of acquisition.

- \* Refer to **Rule 602.** under **PART VI – ADDITIONAL INFORMATION ON POLICY FORMS AND ENDORSEMENTS** for additional information.

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\* **RULE 428.**  
**GMRC 2297 – AGRICULTURAL CUSTOM SPRAYING (LIMITED LIABILITY COVERAGE)**  
*(Not available for Country-Home)*

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This endorsement extends liability to cover bodily injury and property damage arising out of the insured's custom spraying operation. Coverage is provided for damage to crops caused by the insured applying incorrect chemicals he was hired to spray. This coverage does not apply to release from an aircraft or to any loss resulting from reduced crop yields due to the failure of the applied chemical to adequately control weed or bug infestations.

The gross receipts must be stated on the endorsement or in the Declarations. A separate application, **GMRC 2297A**, is required for this endorsement. **Contact Farm Casualty Underwriting for approval prior to binding coverage.**

Refer to **Guideline 428.** in the *Farm-Guard Manual Underwriting Guidelines* for underwriting guidelines.

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**RULE 429.**  
**GMRC 4809 – 4815 – HOME BUSINESS LIABILITY COVERAGE PART AND ENDORSEMENTS**

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Refer to separate *Home Business Coverage Manual* for rules, underwriting guidelines and forms.

**GMRC 4809** – Home Business Liability Coverage Part

**GMRC 4809s** – Home Business Liability Schedule

**GMRC 4810** – Home Business Personal Injury and Advertising Injury Liability Endorsement

**GMRC 4811** – Home Business Cosmetologists Liability Endorsement

**GMRC 4813** – Home Business Additional Insureds – Landlords

**GMRC 4814** – Home Business Additional Insureds – Controlling Interests

**GMRC 4815** – Home Business Additional Insured – Lessor or Leased Equipment

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**RULE 430.**  
**GMIL 4744 – HORSE/RODEO BUSINESS EXCLUSION**

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This form excludes coverage for bodily injury or property damage arising out of any commercial activity related to any insured's horse and/or rodeo activities/operations. This form does not exclude coverage for the insured's own personal use of livestock. This form can be used instead of creating a special exclusion using the Specific Activity Location Endorsement (**GMRC 1912**).

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**RULE 431.**  
**GMIL 4749 – ADDITIONAL INSURED (LIMITED) – SPECIAL EVENT**

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This endorsement amends the definition of insured to include the person or organization only with respect to the event described on the endorsement. Coverage is limited to the place, times, and dates indicated, and only for non-business activities. (such as wedding receptions, etc).

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**RULE 432.**  
**GMIL 4757 – RACE TRACK EXCLUSION**

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This endorsement excludes bodily injury or property damage incurred by any person, employee, or insured for use of a race track of any type whether or not for a charge.

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**RULE 433.**  
**GMIL 4758 – ROADSIDE PARK/CAMPGROUND EXCLUSION**

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This endorsement excludes bodily injury or property damage incurred by any person, employee, or insured for use of a recreational facility, including a picnic area or camp ground.

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**RULE 434.**  
**GMIL 4759 – SHOOTING RANGE EXCLUSION**

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This endorsement excludes bodily injury or property damage incurred by any person, employee, or insured for a shooting range of any type open for use by a group, club, or organization, whether or not for charge.

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**RULE 435.**  
**GMIL 4760 – BULLDOZING/EXCAVATION EXCLUSION**

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This endorsement excludes bodily injury or property damage incurred by any person, employee, or insured arising from an excavation operation performed for hire.

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**RULE 436.**  
**GMIL 4761 – FOOD PREPARATION/PROCESSING EXCLUSION**

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This endorsement excludes bodily injury or property damage arising from the preparation, processing, transportation, or sale of manufactured food products for a charge.

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**RULE 437.**  
**GMIL 4762 – SAWMILL EXCLUSION**

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This endorsement excludes bodily injury or property damage incurred by any person, employee, or insured arising out of any sawmill that operates for a charge.

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**RULE 438.**  
**GMIL 4763 – ROCK QUARRY/GRAVEL PIT EXCLUSION**

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This endorsement excludes bodily injury or property damage incurred by any person, employee, or insured arising out of any rock quarry or gravel pit operation located on the insured premises.

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**RULE 439.**  
**GMIL 4764 – MANURE HANDLING EXCLUSION**

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This endorsement excludes bodily injury or property damage incurred by any person, employee, or insured arising out of hauling, pumping, transportation, or spreading of manure or any related activity, for hire.

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**RULE 440.**  
**GMIL 4766 – DOG BREEDING EXCLUSION**

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This endorsement excludes bodily injury or property damage incurred by any person, employee, or insured arising out of a dog breeding operation or related activity.

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**RULE 441.**  
**GMIL 4767 – AUCTIONEER EXCLUSION**

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This endorsement excludes bodily injury or property damage incurred by any person, employee, or insured arising out of the ownership, operation, or maintenance of auctioneering activities, whether performed on or off the insured premises.

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**RULE 442.**  
**GMIL 4768 – BEAUTY OR BARBER SHOP EXCLUSION**

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This endorsement excludes bodily injury or property damage incurred by any person, employee, or insured arising out of the ownership, operation, or maintenance of any beauty shop or barber shop located on the insured premises.



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\* **RULE 443.**  
**GMRC 2294 – ANIMAL WASTE LIABILITY LOSS  
OF USE COVERAGE**

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This endorsement provides liability coverage for loss of use of a claimant's tangible property that is not physically injured arising from the release of noxious fumes or dust from an animal facility.

A separate application, **GMRC 2294A**, and a copy of the contract are required for this endorsement. **Contact Farm Casualty Underwriting for approval prior to binding coverage.**

Coverage does not apply to noxious odors emanating from the act of spreading manure on farm-ground adjacent to claimant's tangible property which includes dwelling(s), building(s), personal property and land, as part of the insured's normal farming operations.

Refer to **Guideline 443.** in the *Farm-Guard Manual Underwriting Guidelines* for underwriting guidelines.

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**RULE 444.**  
**GMRC 4300 – ADDITIONAL INSURED – LIMITED  
(WIND TURBINE/CELL PHONE TOWER)**

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This endorsement is used to protect the insured against liability claims arising out of a non-owned tower located on the insured's land, thereby waiving the business exclusion. Property damage coverage is also provided for damage to the property of the Tower Lessee caused by the insured or a farm employee, if it arises from farming, thereby waiving the care, custody and control exclusion. Lastly and only if specifically required by a written agreement, it extends limited liability coverage to the Tower Lessee as an Additional Insured.

When this endorsement is attached, the following endorsements should not be attached to the policy as these coverages are included in **GMRC 4300**:

- A. **GMRC 1023** – Additional Interest Insured – Limited Liability Coverage
- B. **GMRC 1031** – Business Activities Coverage
- C. **GMRC 2262** – Broad Contractual Liability Coverage
- D. **GMIL 4629** – Additional Insured Primary and Non-Contributory

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**RULE 445.**  
**GMIL 4772 – LIABILITY LOSS ASSESSMENT  
COVERAGE INCREASED LIMITS**

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This endorsement increases the coverage for Loss Assessment provided under Additional Coverages to the amount of coverage shown in the endorsement or in the Declarations, subject to a \$1,000 maximum payment towards the Association deductible.

**Refer to Farm-Guard Manual Rate Schedule for rates.**

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\* **RULE 446.**  
**GMIL 4777 – HORSE BOARDING COVERAGE**

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This endorsement provides bodily injury and property damage which occurs as a result of a horse boarding operation for which the insured is legally liable. \$5,000 for damage to property of others is included.

**Contact Farm Casualty Underwriting for approval for risks with boarded horses in excess of 10.**

Refer to **Guideline 446.** in the *Farm-Guard Manual Underwriting Guidelines* for underwriting guidelines.

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**RULE 447.**  
**GMIL 4629 – ADDITIONAL INSURED PRIMARY AND  
NON-CONTRIBUTORY**

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This endorsement adds the designated person or organization as an additional insured on a primary and non-contributory basis only when required by the written contract or agreement pertaining to rental of spaces at farmers markets, fairs, antique malls, wedding reception halls, or similar activities.

This endorsement may not be used for business activities such as small scale carpenters, plumbers, snow removal businesses, or other contractors who might have ongoing relationships with larger contractors or businesses. These types of businessmen should be underwritten under the General Liability programs.

**Refer to Farm-Guard Manual Rate Schedule for rates.**

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\* **RULE 448.**  
**GMIL 4627 – WAIVER OF SUBROGATION AND  
RIGHT OF CONTRIBUTION**

---

When required by contract, this endorsement waives any right of recovery against the person or organization described in the Schedule (or in the Declarations) but only with respect to the described premises or activity listed. We will not seek contribution from the designated party's insurance carrier because of payment made under this policy. This endorsement does not make the designated person or organization an "insured", therefore the company will not indemnify or defend the designated person or organization – we only agree not to file a third party claim against them.

**Contact Farm Casualty Underwriting for approval prior to binding coverage.**

Refer to **Guideline 448.** in the *Farm-Guard Manual Underwriting Guidelines* for underwriting guidelines.

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\* **RULE 449.**  
**GMRC 4308 – CONTRACT GROWER LIABILITY  
COVERAGE FOR CONFINED ANIMALS**  
*(Not available for Country-Home)*

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This endorsement provides bodily injury and property damage protection for claims arising from the activities of care or raising of the described livestock or poultry† by any insured in accordance with a written or oral agreement. In addition to providing third party liability coverage, it does the following:

1. Provides property damage coverage for death or injury to confined animals in the insured's care, custody and control when the insured is legally liable. This coverage is subject to a \$5,000 deductible, unless a different deductible is shown in the endorsement or the Declarations.
2. Adds the owner of the livestock (the "contract owner") as an Additional Insured with respect to Coverage A – Liability to Public and Coverage C – Liability to Farm Employees.
3. Covers liability assumed under a contract pertaining to the custom feeding operation.

A separate application, **GMRC 4308A**, is required for this endorsement. When determining the rate, the total capacity for all confinement buildings must be used. **Contact Farm Casualty Underwriting for approval prior to binding coverage.**

† **Farm Casualty Underwriting prior approval is necessary before submitting risks involving poultry.**

Refer to **Guideline 449.** in the *Farm-Guard Manual Underwriting Guidelines* for underwriting guidelines.

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**RULE 450.**  
**GMRC 4309 – NON-OWNED LIVESTOCK  
SUFFOCATION COVERAGE** *(Requires GMRC 4308)*

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This endorsement amends the coverage for death or injury to confined animals caused by suffocation, asphyxiation, hyperthermia, and hypothermia without regard to negligence. This coverage is subject to a \$5,000 deductible, unless a different deductible is shown in the endorsement or the Declarations. The deductible chosen for this endorsement must be the same as the deductible for **GMRC 4308.**

Subject to the deductible, the most that will be paid for loss to covered animals in any one building is the smaller of:

1. The actual cash value;
2. The monetary amount stated in the agreement with the contract owner for valuing the covered animals; or
3. The Special Limit listed in the schedule for that building.

However, the most that will be paid for an occurrence is the Coverage A limit of liability, less the deductible. This coverage is subject to the Annual Aggregate shown in the Declarations for Coverage A, Additional Coverage 1., and Coverage B.

The location #, building #, building description, type of covered animals, building capacity and Special Limit must be shown in the endorsement or the Declarations.

This endorsement can only be purchased if the insured has Contract Growers Liability Coverage For Confined Animals **GMRC 4308** listed on the Declarations. Refer to Rule 449. for additional information on Contract Growers Liability Coverage.

If additional space is required to list locations, use **GMRC 4309S**. Refer to Rule 451. for information pertaining to the schedule.

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**RULE 451.**  
**GMRC 4309S – NON-OWNED LIVESTOCK  
SUFFOCATION COVERAGE SCHEDULE**  
*(Requires GMRC 4309)*

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This schedule is used to list additional information where livestock is located, if enough space is not provided on **GMRC 4309**. When used, this schedule must be submitted along with **GMRC 4309** for all of the locations to be rated and covered appropriately.

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\* **RULE 452.**  
**GMRC 4311R – SEED SALES – LIMITED LIABILITY  
COVERAGE** *(Not available for Country-Home)*

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This endorsement extends coverage under Principle Coverages **A** and **B** and Additional Coverages as described in the endorsement, to apply to bodily injury and property damage arising out of the policyholder's seed sales business, including damages resulting from misdelivery or error in mixture of seed.

There is no coverage if the seed fails to germinate or generate the yield or profits anticipated by the customer.

The annual gross commissions must be shown in the endorsement or in the Declarations. If this is a new venture, the estimated annual gross commissions should be entered.

**Caution:** This policy does not provide workers compensation insurance. If there are employees involved in this operation, the insured may be subject to workers compensation statutes.

**Contact Farm Casualty Underwriting for approval prior to binding coverage.**

Refer to **Guideline 452.** in the *Farm-Guard Manual Underwriting Guidelines* for underwriting guidelines.

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\* **RULE 453.**  
**GMRC 4312R – AGRICULTURAL EXCAVATION AND  
TILING COVERAGE** *(Not available for Country-Home)*

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This endorsement extends coverage under Principle Coverages **A** and **B** and Additional Coverages as described in the endorsement, to apply to bodily injury and property damage arising out of the policyholder's agricultural excavation or tiling business. The excavation and tiling operation must be solely related to agricultural activities.

Coverage will be limited to activities related to agricultural purposes or benefiting agricultural production (e.g. field tiling, clearing farm ground, digging farm ponds).

The annual gross receipts must be shown in the endorsement or in the Declarations. If this is a new venture, the estimated annual gross receipts should be entered.

**Caution:** This policy does not provide workers compensation insurance. If there are employees involved in this operation, the insured may be subject to workers compensation statutes.

**Contact Farm Casualty Underwriting for approval prior to binding coverage.**

Refer to **Guideline 453.** in the *Farm-Guard Manual Underwriting Guidelines* for underwriting guidelines.

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\* **RULE 454.**  
**GMRC 4313 – CUSTOM MANURE CONTRACTORS  
LIMITED LIABILITY COVERAGE (NO SUFFOCATION  
COVERAGE FOR LIVESTOCK OR POULTRY)**  
*(Not available for Country-Home)*

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This endorsement extends coverage provided under Principle Coverages **A** and **B** and Additional Coverages as described in the endorsement, to apply to bodily injury and property damage arising out of the policyholder's custom manure contracting business, including damages resulting from:

1. Removal of manure from confinement facilities that are not owned or operated by an insured; or
2. Negligently spreading manure on farm ground, (spreading of manure must be in compliance with federal, state, or local law, statute, regulation or ordinance).

This endorsement does not provide coverage for livestock or poultry due to suffocation as a result of fumes during the manure pumping and removal process.

No coverage is provided when manure is transported by semi, truck or similar type motor vehicle designed for travel on public roads.

The annual gross receipts must be shown in the endorsement or in the Declarations. If this is a new venture, the estimated annual gross receipts should be entered.

**Caution:** This policy does not provide workers compensation insurance. If there are employees involved in this operation, the insured may be subject to workers compensation statutes.

**Contact Farm Casualty Underwriting for approval prior to binding coverage.**

Refer to **Guideline 454.** in the *Farm-Guard Manual Underwriting Guidelines* for underwriting guidelines.

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\* **RULE 455.**  
**GMRC 4314 – CUSTOM MANURE CONTRACTORS LIMITED LIABILITY COVERAGE (WITH COVERAGE FOR LIVESTOCK OR POULTRY INCLUDING SUFFOCATION)** *(Not available for Country-Home)*

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This endorsement extends coverage provided under Principle Coverages **A** and **B** and Additional Coverages as described in the endorsement, to apply to bodily injury and property damage arising out of the policyholder's custom manure contracting business, including damages resulting from:

1. Removal of manure from confinement facilities that are not owned or operated by an insured;
2. Negligently spreading manure on farm ground, (spreading of manure must be in compliance with federal, state, or local law, statute, regulation or ordinance); or
3. Loss to livestock or poultry during manure contracting operations, including loss from suffocation or asphyxiation.

No coverage is provided when manure is transported by semi, truck or similar type motor vehicle designed for travel on public roads.

The annual gross receipts must be shown in the endorsement or in the Declarations. If this is a new venture, the estimated annual gross receipts should be entered.

**Caution:** This policy does not provide workers compensation insurance. If there are employees involved in this operation, the insured may be subject to workers compensation statutes.

**Contact Farm Casualty Underwriting for approval prior to binding coverage.**

Refer to **Guideline 455.** in the *Farm-Guard Manual Underwriting Guidelines* for underwriting guidelines.

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**RULE 456.**  
**RESERVED FOR FUTURE USE**

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\* **RULE 457.**  
**GMRC 4320 – FARM-GUARD PLUS**

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This endorsement broadens coverage provided for custom farm work and for property damage to property owned by others that is in the insured's care, custody or control. In addition, it packages coverage for contractual liability and additional insured (limited), rather than having to attach separate endorsements, as described below:

1. Custom Farm Work – The Definition of “custom farming” and “custom feeding” have been amended to clarify the policyholder is not required to purchase separate coverage for “custom farming” or “custom feeding” unless gross receipts exceed \$10,000 for each of these activities. If gross receipts exceed \$10,000, the Custom Farming or Custom Feeding endorsements should be added.
2. Damage to Property of Others – An additional \$10,000 in addition to the limit shown on the Declarations.
3. Broad Contractual Liability – With respect to an insured's “custom farming”, “custom feeding” and incidental “business” activity for which contractual liability is not otherwise provided in the base policy.
4. Additional Insured Automatic Status–Limited – With respect to the lessor of leased equipment or leased premises.

Refer to the endorsement for coverage specifics.

Refer to **Guideline 457.** in the *Farm-Guard Manual Underwriting Guidelines* for underwriting guidelines.

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\* **RULE 458.**  
**GMRC 4321 – FARM-GUARD PREMIER**

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This endorsement broadens coverage provided for custom farm work and for property damage to property owned by others that is in the insured's care, custody or control. In addition, it packages coverage for contractual liability; additional insured (limited); and hunting and fishing rather than having to attach separate endorsements, as described below:

1. Custom Farm Work – The Definition of “custom farming” and “custom feeding” have been amended to clarify the policyholder is not required to purchase separate coverage for “custom farming” or “custom feeding” unless gross receipts exceed \$20,000 for each of these activities. If gross receipts exceed \$20,000, the Custom Farming or Custom Feeding endorsements should be added.
2. Damage to Property of Others – An additional \$20,000 in addition to the limit shown on the Declarations.
3. Broad Contractual Liability – With respect to an insured's “custom farming”, “custom feeding” and incidental “business” activity for which contractual liability is not otherwise provided in the base policy.
4. Additional Insured Automatic Status – Limited – With respect to the lessor of leased equipment or leased premises.
5. Hunting and Fishing – Coverage is extended to apply the business of providing hunting or fishing facilities or services when the gross receipts do not exceed \$15,000 in the current or prior calendar year.

Refer to the endorsement for coverage specifics.

Refer to **Guideline 458.** in the *Farm-Guard Manual Underwriting Guidelines* for underwriting guidelines.

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**RULE 459.**  
**GMIL 4672 – ADDITIONAL INSURED – LIMITED**  
**(Electric Utility for Your Solar Panel System)**

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This endorsement extends liability coverage to the Electric Utility named on the endorsement for bodily injury or property damage caused by the operation of the insured's solar panel system, or the failure of any insured, except the Electric Utility listed on the endorsement, to install, operate or maintain the equipment properly. Property damage or injury sustained by an employee or contractor of the Electric Utility is also provided when an insured (not the Electric Utility) is negligent in the operation of the solar panel equipment.

This endorsement adds the Electric Utility as an additional insured on a primary and non-contributory basis only when required by the written contract or agreement. With respect only to this endorsement, the following endorsements should not be attached to the policy as these coverages are included in the **GMIL 4672**:

- A. **GMRC 2293** – Additional Insured – Limited (Power Company or Cooperative)
- B. **GMRC 1031** – Business Activities Coverage
- C. **GMRC 2262** – Broad Contractual Liability Coverage
- D. **GMIL 4629** – Additional Insured Primary and Non-Contributory

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**RULE 460. – 499.**  
**RESERVED FOR FUTURE USE**

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**PART V – APPLICATIONS, DECLARATIONS,  
& POLICY JACKETS**

An application is required to provide information to determine acceptability and to underwrite and rate the risk. The Declarations page is part of the policy, and the Policy Jacket completes the new business policy.

The legal description of each premise(s) covered under the Farm-Guard policy is optional on the application and the Declarations. However, the address or the legal description of the residence premise is mandatory either in the address box of the Declarations or in a DESCRIPTION OF INSURED PREMISES section of the Declarations page.

TOTAL ACRES INSURED MUST BE DECLARED AT THE INCEPTION OF THE POLICY AND KEPT CURRENT AS THE INSURED MAKES ADJUSTMENTS IN THE SIZE OF THEIR FARMING OPERATIONS.

Accurate rating of the farm liability exposure is based on the total acres declared and this must match the total acres the insured owns, rents, leases, or operates.

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**RULE 500.**  
**RC 70, RC 70 25W, & RC 92 – POLICY JACKETS**

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**RC 70** – This policy jacket may be used by all mutuals (except Direct Wind companies) in all states when the mutual writes the property coverage and Grinnell Mutual writes the liability coverage. This jacket identifies both companies as to the coverage provided and includes annual meeting information for both companies.

**RC 70 25W** – This policy jacket may be used in MN by Direct Wind companies only. This jacket identifies the mutual as the Fire and Allied Perils insurer and Grinnell Mutual as the insurer for Windstorm, Hail, and Liability coverages and includes annual meeting information for both companies.

**RC 92** – This policy jacket identifies the company that issued the policy; includes the mutual's logo, annual meeting information and any other information required by statute. This jacket may not be used if any coverage is provided by Grinnell Mutual.

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\* **RULE 501.**  
**GMRC 2210A – FARM-GUARD APPLICATION**

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The Farm-Guard application may be used to submit a new business application or a change of coverage on a policy that is already in force. If submitted for a new business policy, the application must be completed fully and accurately to provide information needed to determine acceptability, and to underwrite and rate the risk. If submitted for a change of coverage, all information pertinent to the change must be included.

The application may be used for **FG II** and **III**.

The application includes the Information Request and Privacy Notice.

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\* **RULE 502. – 503.**  
**RESERVED FOR FUTURE USE**

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**RULE 504.**  
**RC 156 – CHANGE IN COVERAGE ENDORSEMENT**

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This endorsement is used as a supplement to the Declarations page for a change in coverage.

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**RULE 505.**  
**RESERVED FOR FUTURE USE**

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**RULE 506.**  
**RC 4816 & RC 4816 RL – HOME BUSINESS  
SUPPLEMENTAL APPLICATION**

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This supplemental application is used to provide information necessary to underwrite and rate the Home Business risk. It supplements the information provided by the applications submitted for Farm-Mate and/or Farm-Guard policies; and AAIS' Homeowner, Farm Property, and/or Farm Personal Liability policies. This application identifies Grinnell Mutual as the liability insurer.

**RC 4816** – This application is used by mutuals that write Affiliated Direct Liability as this form identifies Grinnell Mutual as the liability insurer.

**RC 4816 RL** – This application is used by mutuals that write Reinsured Liability and omits reference to Grinnell Mutual.

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**RULE 507.  
GMRC 4308A – SUPPLEMENTAL APPLICATION  
FOR CONTRACT GROWER LIABILITY COVERAGE  
AND NON-OWNED LIVESTOCK SUFFOCATION  
COVERAGE**

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This supplemental application is used to provide information necessary to underwrite and rate the Contract Grower Liability Coverage for Confined Animals (**GMRC 4308**) and Non-Owned Livestock Suffocation Coverage (**GMRC 4309**) risks. It supplements the information provided by the application submitted for Farm-Guard policies.

When determining the rating for **GMRC 4308**, the total capacity for all confinement buildings must be used.

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**RULE 508.  
GMRC 2294A – ANIMAL WASTE LIABILITY  
LOSS OF USE COVERAGE APPLICATION**

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This supplemental application is required and must be completed carefully in order to properly underwrite and rate the Animal Waste Liability Loss Of Use Coverage risk (**GMRC 2294**). It supplements the information provided by the applications submitted for Farm-Guard policies.

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**RULE 509.  
GMRC 2297A – APPLICATION FOR AGRICULTURAL  
CUSTOM SPRAYING (LIMITED LIABILITY  
COVERAGE)**

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This supplemental application is required and must be completed carefully in order to properly underwrite and rate the Agricultural Custom Spraying (Limited Liability Coverage) risk (**GMRC 2297**). It supplements the information provided by the applications submitted for Farm-Guard policies.

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**RULE 510.  
GMIL 4635A – UNMANNED AIRCRAFT SYSTEMS  
SUPPLEMENTAL APPLICATION**

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This supplemental application is required and must be completed with the Liability Coverage For Unmanned Aircraft Systems endorsement (**GMRC 4310**). Requires insured's signature.

**New Business** – Attach **GMIL 4635A** to the Farm-Guard application.

**Mid-term Changes of Coverage** – Submit **GMIL 4635A** only; must include insured's name and policy number.

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**RULE 511.  
GMRC 4317A – INCIDENTAL AGRICULTURAL  
ACTIVITIES SUPPLEMENTAL APPLICATION**

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This supplemental application is used to provide information necessary to underwrite and rate the Seed Sales – Limited Liability Coverage (**GMRC 4311R**), Agricultural Excavating and Tiling Coverage (**GMRC 4312R**), Custom Manure Contractors Limited Liability Coverage (No Suffocation Coverage for Livestock or Poultry) (**GMRC 4313**), or Custom Manure Contractors Limited Liability Coverage (With Coverage for Livestock and Poultry Including Suffocation) (**GMRC 4314**). It supplements the information provided by the application submitted for Farm-Guard policies.

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**RULE 512.  
GMRC 4326A – SUPPLEMENTAL APPLICATION FOR  
INDUSTRIAL HEMP OPERATIONS**

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This supplemental application is required when a policyholder has any industrial hemp exposure as a part of their farming operations and must be completed carefully in order to properly underwrite the risk.

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**RULE 513. – 599.  
RESERVED FOR FUTURE USE**

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**PART VI – ADDITIONAL INFORMATION  
ON POLICY FORMS AND ENDORSEMENTS**

**RULE 600.  
COUNTRY-HOME OPTION**

A Farm-Guard II or III Policy (both issued from the mutual's office) may be issued at a reduced premium when issued in conjunction with the appropriate mutual property coverages and in accordance with the following underwriting requirements:

1. The total acreage should be limited (up to 100 acres can be bound, over 100 acres should be submitted to Farm Casualty Underwriting for approval),
2. This option should be written with a dwelling package insured for at least \$60,000 to insure a high quality, well kept premises,
3. Any agricultural operation must be incidental.

**\* RULE 601.  
GMRC 1031 – BUSINESS ACTIVITIES COVERAGE**

The Farm-Guard policy excludes business activities when the total gross receipts exceed \$2,000 in the prior or current calendar year. Business activities are defined in the policy as trade, profession, or occupation other than farming.

To a varying degree, many farmers engage in activities which can not be defined as farming such as snow removal, machinery repair, and seed corn sales, etc. The farmer needs liability protection for such activities to round out a full and complete program of protection. The farmer could purchase a General Liability policy for such business activities but frequently the activity requires only a small portion of the farmers' time and contributes only marginally to the annual income. Consequently the farmer finds the "minimum premium" of the General Liability policy too costly.

The Incidental Business Activities endorsement can be added to waive the business exclusion and extend Coverage A and Coverage C to the business described in the endorsement, when it is incidental in nature, as described above.

Caution is advised when using this endorsement, as the coverage provided (and rates) are based on the premise that the activity is minor in comparison to the insured's overall family income. If the activity exceeds the Underwriting Guidelines it should be insured separately under a General Liability policy.

Refer to **Guideline 601.** in the *Farm-Guard Manual Underwriting Guidelines* for underwriting guidelines.

**Refer to Farm-Guard Manual Rate Schedule for rates.**

**\* RULE 602.  
GMRC 2332 – SELECT RECREATIONAL VEHICLE  
LIMITED LIABILITY COVERAGE**

This endorsement provides off-premises bodily injury and property damage coverage, and adds **Medical Payments** to an Insured Person for injuries sustained on or off-premises, as described below, for BI/PD arising out of the use of a select recreational vehicle.

This endorsement may be added to the policy only if the risk meets the criteria stated under **A.** Underwriting Guidelines and **B.** Risk Acceptability Rules for Drivers/Operators under **Guideline 602.** in the *Farm-Guard Manual Underwriting Guidelines.*

**A. NEW BUSINESS**

A current MVR must be submitted for every driver. A complete description of the vehicle must be submitted also. A copy of the completed **GMRC 2332** can be used to provide the required vehicle information.

**B. COVERAGES**

1. **Coverage A – Liability to Public** applies to use of the select recreational vehicle(s) listed in the endorsement. Coverage also applies to **replacement or newly acquired vehicles** if the company is notified within 30 days of acquisition.
2. **Coverage B – Medical Payments to Public** applies to injury to a guest passenger, or any person operating the covered vehicle with the permission of an insured, if the injured person is not a resident of the named insured's household.
3. **Medical Payments to an Insured** provides up to \$1,000 for injuries sustained by any person who qualifies as an insured and is a resident of the named insured's household.

**Note:** This endorsement does NOT provide physical damage, uninsured motorists, or underinsured motorist coverages. A Personal Auto Policy should be recommended for insureds desiring these coverages.

Refer to **Guideline 602.** in the *Farm-Guard Manual Underwriting Guidelines* for underwriting guidelines.

**Refer to Farm-Guard Manual Rate Schedule for rates.** These rates reflect the fact most RVs are not used year-round.

**RULE 603. – 699.  
RESERVED FOR FUTURE USE**



**PART VII – DISCOUNTS & SURCHARGES**

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**RULE 701. – 799.  
RESERVED FOR FUTURE USE**

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**RULE 700.  
FARM-GUARD SURCHARGE PROGRAM**

Our experience has shown that an exceptionally large proportion of our total claim payments are made to or on behalf of a very small percentage of our policyholders.

A few policyholders experience one or more claims each year. The intent of the surcharge is to penalize these policyholders and consequently stabilize the base premium level for those who contribute to good loss experience.

The surcharge is an additional charge imposed on the existing rate structure of the Farm-Guard policy. The Surcharge Program will operate as follows:

- A.** Loss experience used to determine the surcharge level will begin January 1, 1977.
- B.** Only paid claims will be considered valid claims applying to the surcharge. Reported but not paid claims will not be considered.
- C.** Medical expenses paid under the following coverages will not be counted when arriving at the surcharge:
  - 1. Coverage **B** – Medical Payments to Public,
  - 2. Coverage **D** – Medical Payments to Farm Employees, and
  - 3. Medical Payments for Insured Persons (**GMRC 2257**)
- D.** The first claim within the two year period will be allowed and no surcharge made. The surcharge will first be imposed on the renewal date following the second claim within the two year experience period where it will remain for two years unless there are additional claims. Each additional claim within the period will generate an increase in the percentage surcharged. The surcharge schedule is as follows:

No. Claims	Surcharge Level	Surcharge - % of Inforce Premium
0	0	0
1	0	0
2	1	50%
3	2	100%
4	3	150%
5	4	200%

- E.** The policyholder will return to a surcharge free status on the renewal date following a two-year claim free period.

**PART I – COVERAGE & DEFINITION  
TYPE RULES**

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**GUIDELINE 103.  
ELIGIBILITY**

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- A. The interest of the additional insured, if any, should be listed on the application.
- B. The term “et al” or “and others” should never be used after the named insured in a policy containing liability insurance.
- C. When a Farm-Guard policy is issued the following additional rules apply:
  - 1. One entity should be listed on the Declarations page as the Named Insured, such as:
    - a. One individual – Coverage is extended to the spouse and other family members living in the same household as described in **Part I – Rule 100., A.3. Who Is An Insured?**;
    - b. Two individuals may be listed as Named Insureds if they reside in the same household (may be husband/wife; two siblings; or other type of family unit). Coverage extends to other family members living in the same household as described in **Part I – Rule 100., A.3. Who Is An Insured?**;
    - c. An organization, such as a Farm Corporation, LLC, or Partnership limited liability coverage is provided for officers, members, or partners, but only with respect to the named insured’s farming operations;
    - d. A Trust – If the Trustee is someone other than a Named Insured, coverage does not extend to the Trustee unless specifically listed on the Declarations page; or
    - e. An Estate – The legal representative of the Named Insured is included as an insured per the Definition 1. “You” and “your”, and does not need to be listed on the Declarations page.

Other individuals or organizations that have a financial or ownership interest in the property must be listed as an Additional Named Insured or Additional Interest Insured (Limited). The additional insured’s interest should be described in the application. Refer to **Part IV – Rule 403. GMRC 1023**, for additional information.

- 2. A Farm-Guard policy may be written on any urban type residence whether in town or in the country; the named insured is not required to reside on the farm premises. Coverage may be extended to a town residence occupied by an insured and/or a seasonal dwelling. Refer to **Part IV – Rule 400.**, for additional information.
- 3. The size of the farming operation premises is not pertinent, provided no business activity is involved, (including farming or renting of land for farming) except as permitted by special endorsement. If the applicant is a rural landowner whose principal source of income is not derived from farming, they may be eligible for Country Home rates. Refer to **Part VI – Rule 600**, for additional information.
- 4. The total policy premium must be shown in the Declarations.
- 5. A complete copy of the policy should be given to the insured (including the completed Declarations page, Policy Provisions, and endorsements, if any).

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**GUIDELINE 104.  
INELIGIBLE RISKS**

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Underwriting farm liability coverage is more complex than personal liability, due to the business (farm) and employer’s liability exposures. It is extremely important that the agent and company understand the nature of the risk before binding coverage.

Contact Farm Casualty Underwriting (or the mutual office) before binding coverage or submitting the application if any factors exist that would cause the risk to be unacceptable; or if you are uncertain as to the eligibility of an applicant for any reason.

Do not bind coverage if any of the following conditions exist:

- A. If the applicant:
  - 1. Has been cancelled or refused by another company for reasons other than non-payment of premium (*not applicable in MO or ND*). Do not bind coverage; submit to Farm Casualty Underwriting (or the mutual office) with a complete explanation as to why the applicant was cancelled or refused.
  - 2. Has had any of the following number of claims in the past 3 years:
    - a. More than one (non-dog bite) liability claim; or
    - b. A dog bite claim.

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**GUIDELINE 104.**  
**INELIGIBLE RISKS** (*Cont'd.*)

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3. Owns any:
    - a. Domesticated wildlife or dangerous animals;
    - b. Staffordshires, Akitas, Pit Bulls, Dobermans, Rottweilers, Chows, Wolf Hybrid, or Presa Canario; or
    - c. Dog(s) that are mean or act in an aggressive manner.
  4. Fails to properly maintain:
    - a. Fences, if livestock are kept on the premises; or
    - b. Farm equipment and machinery (e.g. guards are removed, no slow moving vehicle signs are displayed, and/or machinery has improper/inadequate lighting).
  5. Has a poor character reference or that you can not recommend. (*Not applicable in MO*)
  6. Uses a horse, or horse and buggy, as their primary mode of transportation.
  7. Any incidental business activity except as permitted under **Rule 601**.
- B.** Properties with steps and/or sidewalks that are poorly maintained or which do not have the required hand-rails.
- C.** Dwellings that are held for rental and do not have properly installed and functioning smoke detectors.
- D.** Any risk that exhibits poor housekeeping habits.

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**GUIDELINE 105.**  
**BINDING AUTHORITY**

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A workers' compensation policy is required in order to bind the \$2,000,000 occurrence liability limit if the named insured has one or more employees.

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**PART IV – OPTIONAL LIABILITY COVERAGES  
AND FORMS**

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**GUIDELINE 406.**  
**GMRC 1037 – RESIDENTIAL RENTAL  
PROPERTY COVERAGE**

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**A. INELIGIBLE RISKS**

Dwellings that do not contain smoke detectors installed in accordance with applicable state regulations and/or dwellings containing more than four rental units are not eligible.

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**GUIDELINE 411.**  
**GMRC 4310 – LIABILITY COVERAGE FOR  
UNMANNED AIRCRAFT SYSTEMS**

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**A. ELIGIBILITY GUIDELINES**

This endorsement is subject to the following eligibility guidelines:

1. No homemade unmanned aircrafts are allowed.
2. Coverage is limited to precision agricultural operations only.
3. The unmanned aircraft system(s):
  - a. Must be operated in accordance with applicable Federal Aviation Administration guidelines.
  - b. Must be flown three or more miles from the property line of any airport available for public use.
  - c. Can not be flown over a town, city, or other urban area.

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**GUIDELINE 420.**  
**GMRC 2260 – CUSTOM FARMING COVERAGE**  
*(Not available for Country-Home)*

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**A. ELIGIBILITY GUIDELINES**

Risk is eligible if annual gross receipts do not exceed \$250,000.

If this is a new venture, the risk should be rated on the estimated gross receipts. It is important the insured does NOT understate gross receipts.

- B.** In addition to meeting all Underwriting Guidelines, the following endorsements may be needed:
- 1. GMRC 2262**, the Broad Contractual Liability Coverage endorsement is required if the insured has assumed liability of another to pay for BI/PD to a third party, in regard to the custom farming operation. This endorsement clarifies coverage applies to liability assumed by the insured, under the specifically described custom farming contract.
  - 2. GMRC 1023**, the Additional Interest Insured – Limited Liability Coverage endorsement – If the owner of the ground asks to be listed as an insured, this endorsement may be attached to provide limited liability coverage.
  - 3. GMRC 2297**, the Agricultural Custom Spraying Limited Liability Coverage endorsement is needed to extend liability to cover bodily injury or property damage arising out of custom spraying operations.

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**GUIDELINE 421.**  
**GMRC 2261 – CUSTOM FEEDING – LIMITED COVERAGE FOR LIVESTOCK FOR FIRE, SMOKE AND EXPLOSION**  
*(Not available for Country-Home)*

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**A. ELIGIBILITY GUIDELINES**

No coverage is provided with respect to injury or death of the livestock that are in the insured's care, custody, and control as part of his custom feeding operation except in the case of fire, smoke or explosion.

If this is a new venture, the risk should be rated on the estimated gross receipts. It is important the insured does NOT understate gross receipts.

- B.** In addition to meeting all Underwriting Guidelines, the following endorsements may be needed:
- 1. GMRC 2262**, the Broad Contractual Liability Coverage endorsement is required if insured has assumed liability of another to pay for BI/PD to a third party, in regard to the custom feeding operation. This endorsement clarifies coverage applies to liability assumed by the insured, under the specifically described custom feeding contract.
  - 2. GMRC 1023**, Additional Interest Insured – Limited Liability Coverage endorsement is required, if the owner of the livestock asks to be listed as an insured. This endorsement may be attached to provide limited liability coverage.

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**GUIDELINE 428.**  
**GMRC 2297 – AGRICULTURAL CUSTOM SPRAYING**  
**(LIMITED LIABILITY COVERAGE)**  
*(Not available for Country-Home)*

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**A. ELIGIBLE RISKS**

1. The applicator must be licensed.
2. The applicator can have no more than 2 losses in the prior 3 year period.
3. The applicator must have less than \$120,000 in gross receipts annually.

**Note:** Agricultural Custom Spraying (Limited Liability Coverage) must remain on the Farm-Guard policy and can not be added and deleted only when coverage is needed.

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**GUIDELINE 443.**  
**GMRC 2294 – ANIMAL WASTE LIABILITY LOSS OF**  
**USE COVERAGE**

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**A. ELIGIBLE RISKS**

1. The contract integrator's contract must require this coverage.
2. Insured must have and submit a written odor control and manure management plan.

**B. INELIGIBLE RISKS**

Risk is ineligible if:

1. There have been prior odor nuisance claims or any suits are pending.
2. Construction of the insured's animal facility does not meet local and/or state ordinances or statutes.
3. If the insured's animal facility is located within a ½ mile of a neighboring farm residence or within 5 miles of an incorporated city.

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**GUIDELINE 446.**  
**GMIL 4777 – HORSE BOARDING COVERAGE**

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**A. ELIGIBLE RISKS**

1. Total maximum number of boarded horses is ten (10).
2. Horses must be used for pleasure use only (no riding lessons, teaching, instructing, etc.).
3. Boarded donkeys and mules are eligible.
4. Owned horses, donkeys, or mules are not to be counted in the maximum number of boarded horses.

**B. INELIGIBLE RISKS**

Professional showing, racing, competition, or breeding is not allowed.

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**GUIDELINE 448.**  
**GMIL 4627 – WAIVER OF SUBROGATION AND**  
**RIGHT OF CONTRIBUTION**

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**A. ELIGIBILITY GUIDELINES**

This endorsement is intended to be used in circumstances similar to rental of spaces at farmers markets, fairs, antique malls, wedding reception halls, etc. It is not to be used for small scale carpenters, plumbers, snow removal businesses, or other contractors who might have ongoing relationships with larger contractors or businesses. These types of businesses should be written on a General Liability policy.

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**GUIDELINE 449.**  
**GMRC 4308 – CONTRACT GROWER LIABILITY**  
**COVERAGE FOR CONFINED ANIMALS**  
*(Not available for Country-Home)*

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**A. ELIGIBLE RISKS**

This endorsement may be added to extend liability to any custom feeding operation that is owned or operated by an insured if:

1. The risk is eligible for coverage under the Farm-Guard Program (refer to **Rule 103**. Eligibility); and
2. The insured has a farm property policy written with a Grinnell Mutual Member.
3. The total capacity includes animals from all confinement buildings/locations operated by the insured.
4. Buildings are fully or partially protected as described below:
  - a. A fully protected building includes:
    - 1) An approved alarm system; and
    - 2) An automatic start auxiliary generating system.
  - b. A partially protected building includes:
    - 1) An approved alarm system; and
    - 2) A manual start or PTO auxiliary generating system. A tractor or other external source of power for the PTO generator must be physically located at the confinement facility. There must be one generator per site. Sharing a portable generator between sites is not allowed.

An approved alarm system means a system capable of monitoring electrical power failure and temperature extremes. The system must be capable of contacting at least 3 people via an automatic dialer system.

**NOTE: There is no coverage for any animals:**

1. Confined in a building that is not fully or partially protected, as described above; or
2. If the insured has an agreement where all of the contractual duties to care for the covered animals are delegated to a third person, unless that third person is listed as an additional insured on the Declarations of the policy.

Refer to **GMRC 537** for additional guidelines concerning the type of backup generator system and alarm system requirements when writing this type of exposure.

**B. INELIGIBLE RISKS**

1. Manure hauling for hire.
2. There has been a loss in the past 3 years that exceeded 10% of the total value of the livestock.

**C. OTHER ENDORSEMENT(S) TO CONSIDER ADDING**

**GMRC 4309 – Non-Owned Livestock Suffocation Coverage** endorsement, amends **GMRC 4308** to cover death or injury to covered animals caused by suffocation, asphyxiation, hyperthermia, or hypothermia, regardless of liability. Refer to **Rule 450**. for additional information on Non-Owned Livestock Suffocation Coverage.

**D. OTHER ENDORSEMENTS TO CONSIDER DELETING**

1. **GMRC 1023** – Additional Interest Insured – Limited Liability Coverage endorsement should be deleted if it was previously added to cover the contract owner's exposure for the same custom feeding operation that is now covered by **GMRC 4308**.
2. **GMRC 2261** – Custom Feeding – Limited Coverage for Livestock for Fire, Smoke and Explosion endorsement should be deleted if it was previously added to extend liability to the custom feeding operation that is now covered by **GMRC 4308**. However, if the insured is engaged in a different type of feeding operation, such as a cattle feed lot, **GMRC 2261** can still be used to extend liability coverage to this operation.
3. **GMRC 2262** – Broad Contractual Liability Coverage endorsement should be deleted if it was previously added to cover the contractual liability exposure for the same custom feeding operation that is now covered by **GMRC 4308**.

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**GUIDELINE 452.**  
**GMRC 4311R – SEED SALES – LIMITED LIABILITY  
COVERAGE** *(Not available for Country-Home)*

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**A. ELIGIBLE RISKS**

1. The seed sales business does not generate more than 20% of the policyholders overall revenue. This endorsement is intended to provide coverage for this activity only when it is incidental in nature to the policyholder's farming operation.
2. Annual gross commissions (or estimated gross commissions, if this is a new business venture) do not exceed \$80,000.
3. The business is conducted from a building located at the policyholder's residence or farm premises. (This means the business may not be operated from a building located in town or on property not owned or in the policyholder's control as part of his farming operation).
4. The insured has a farm property policy written with a Grinnell Mutual Member.

**B.** In addition to meeting all Underwriting Guidelines, the following endorsements may be needed:

1. **GMRC 2262**, the Broad Contractual Liability Coverage endorsement is required if the insured has assumed liability of another to pay for BI/PD to a third party. This endorsement clarifies coverage applies to liability assumed by the insured, under a designated contract.
2. **GMRC 1023**, the Additional Interest Insured – Limited Liability Coverage endorsement – If the owner of the ground asks to be listed as an insured, this endorsement may be attached to provide limited liability coverage.

**Note:** Seed Sales – Limited Liability Coverage must remain on the Farm-Guard policy and can not be added and deleted only when coverage is needed.

If risk is not eligible for coverage under a Farm-Guard policy, please contact Commercial Underwriting.

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**GUIDELINE 453.**  
**GMRC 4312R – AGRICULTURAL EXCAVATION AND  
TILING COVERAGE** *(Not available for Country-Home)*

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**A. ELIGIBLE RISKS**

1. The agricultural excavation and tiling business does not generate more than 20% of the policyholder's overall revenue. This endorsement is intended to provide coverage for this activity only when it is incidental in nature to the policyholder's farming operation.
2. Annual gross receipts (or estimated gross receipts, if this is a new business venture) do not exceed \$80,000.
3. Radius of operation can not be greater than 50 miles from the named insured's residence premises.
4. The business is conducted from a building located at the policyholder's residence or farm premises. (This means the business may not be operated from a building located in town or on property not owned or in the policyholder's control as part of his farming operation).
5. The equipment used in the excavating and tiling business must be owned by the insured.
6. The insured has a farm property policy written with a Grinnell Mutual Member.

**B.** In addition to meeting all Underwriting Guidelines, the following endorsements may be needed:

1. **GMRC 2262**, the Broad Contractual Liability Coverage endorsement is required if the insured has assumed liability of another to pay for BI/PD to a third party. This endorsement clarifies coverage applies to liability assumed by the insured, under a designated contract.
2. **GMRC 1023**, the Additional Interest Insured – Limited Liability Coverage endorsement – If the owner of the ground asks to be listed as an insured, this endorsement may be attached to provide limited liability coverage.

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**GUIDELINE 453.**

**GMRC 4312R – AGRICULTURAL EXCAVATION AND TILING COVERAGE** *(Not available for Country-Home)*  
*(Cont'd.)*

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**C. INELIGIBLE RISKS**

1. Operations including any basement excavation, septic work, levee or large dam work.
2. Installation of drainage systems on non-agricultural land.
3. Work for municipalities.

**Note:** Agricultural Excavation and Tiling Coverage must remain on the Farm-Guard policy and can not be added and deleted only when coverage is needed.

If risk is not eligible for coverage under a Farm-Guard policy, please contact Commercial Underwriting.

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**GUIDELINE 454.**

**GMRC 4313 – CUSTOM MANURE CONTRACTORS LIMITED LIABILITY COVERAGE (NO SUFFOCATION COVERAGE FOR LIVESTOCK OR POULTRY)**  
*(Not available for Country-Home)*

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**A. ELIGIBLE RISKS**

1. The custom manure business does not generate more than 20% of the policyholder's overall revenue. This endorsement is intended to provide coverage for this activity only when it is incidental in nature to the policyholder's farming operation.
2. Annual gross receipts (or estimated gross receipts, if this is a new business venture) do not exceed \$80,000.
3. Radius of operation can not be more than 50 miles from the named insured's residence premises.
4. The business is conducted from a building located at the policyholder's residence or farm premises. (This means the business may not be operated from a building located in town or on property not owned or in the policyholder's control as part of his farming operation).
5. The equipment used in the custom manure business must be owned by the insured.
6. The insured has a farm property policy written with a Grinnell Mutual Member.

**B. POLLUTION – LIMITS OF LIABILITY**

1. Refer to **Rule 102**. Minimum Liability Limits (Limited to Additional Coverages as described in your policy).

**Note:** Custom Manure Contractors Limited Liability Coverage (No Suffocation Coverage for Livestock or Poultry) must remain on the Farm-Guard policy and can not be added and deleted only when coverage is needed.

If risk is not eligible for coverage under a Farm-Guard policy, please contact Commercial Underwriting.

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**GUIDELINE 455.**

**GMRC 4314 – CUSTOM MANURE CONTRACTORS LIMITED LIABILITY COVERAGE (WITH COVERAGE FOR LIVESTOCK AND POULTRY INCLUDING SUFFOCATION)** *(Not available for Country-Home)*

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**A. ELIGIBLE RISKS**

1. The custom manure business does not generate more than 20% of the policyholder's overall revenue. This endorsement is intended to provide coverage for this activity only when it is incidental in nature to the policyholder's farming operation.
2. Annual gross receipts (or estimated gross receipts, if this is a new business venture) do not exceed \$80,000.
3. Radius of operation can not be more than 50 miles from the named insured's residence premises.
4. The business is conducted from a building located at the policyholder's residence or farm premises. (This means the business may not be operated from a building located in town or on property not owned or in the policyholder's control as part of his farming operation).
5. The equipment used in the custom manure business must be owned by the insured.
6. The insured has a farm property policy written with a Grinnell Mutual Member.



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**GUIDELINE 455.**

**GMRC 4314 – CUSTOM MANURE CONTRACTORS LIMITED LIABILITY COVERAGE (WITH COVERAGE FOR LIVESTOCK AND POULTRY INCLUDING SUFFOCATION)** *(Not available for Country-Home)*  
*(Cont'd.)*

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**B.** In addition to meeting all Underwriting Guidelines, the following endorsements may be needed:

- 1. GMRC 2262**, the Broad Contractual Liability Coverage endorsement is required if the insured has assumed liability of another to pay for BI/PD to a third party. This endorsement clarifies coverage applies to liability assumed by the insured, under a designated contract.
- 2. GMRC 1023**, the Additional Interest Insured – Limited Liability Coverage endorsement – If the owner of the ground asks to be listed as an insured, this endorsement may be attached to provide limited liability coverage.

**C. POLLUTION – LIMITS OF LIABILITY**

Refer to **Rule 102**. Minimum Liability Limits (Limited to Additional Coverages as described in your policy).

**Note:** Custom Manure Contractors Limited Liability Coverage (With Coverage for Livestock or Poultry Including Suffocation) must remain on the Farm-Guard policy and can not be added and deleted only when coverage is needed.

If risk is not eligible for coverage under a Farm-Guard policy, please contact Commercial Underwriting.

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**GUIDELINE 457.**

**GMRC 4320 – FARM-GUARD PLUS**

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**A. ELIGIBLE RISKS**

Must have a minimum limit of \$300,000 for Coverage A – Liability to Public.

**B. INELIGIBLE RISKS**

If **GMRC 2233** – Non-Occupied Landlord's Liability Limitation or **GMRC 2259** – Owner Occupied Landlord's Liability Limitation are attached to the policy.

**C.** When this endorsement is attached, **GMRC 2262** – Broad Contractual Liability should not be attached to the policy as this coverage is included in **GMRC 4320**.

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**GUIDELINE 458.**

**GMRC 4321 – FARM-GUARD PREMIER**

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**A. ELIGIBLE RISKS**

- 1.** Must have a minimum limit of \$500,000 for Coverage A – Liability to Public.
- 2.** If gross receipts from Hunting and Fishing exceed \$15,000, risk is not eligible for Farm-Guard Premier. However, the Farm-Guard Plus endorsement still may be attached.

**B. INELIGIBLE RISKS**

If **GMRC 2233** – Non-Occupied Landlord's Liability Limitation or **GMRC 2259** – Owner Occupied Landlord's Liability Limitation are attached to the policy.

**C.** When this endorsement is attached, the following endorsements should not be attached to the policy as these coverages are included in **GMRC 4321**:

- 1. GMRC 2252** – Hunting and Fishing Coverage
- 2. GMRC 2262** – Broad Contractual Liability

**PART VI – ADDITIONAL INFORMATION  
ON POLICY FORMS AND ENDORSEMENTS**

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**GUIDELINE 601.  
GMRC 1031 – BUSINESS ACTIVITIES COVERAGE**

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**A. UNDERWRITING GUIDELINES**

1. Gross receipts and/or gross commissions from the described business may not exceed \$40,000 in the current or past calendar year.
2. Business activity must be incidental in nature (it should not be the insured's primary source of income); and
3. Business has no employees. Business is ineligible if the insured employs hired help in the activity (regardless of income). A General Liability policy must be written and Workers' Compensation insurance provided, as the Farm-Guard Liability policy does not cover employers' liability for these activities.
4. If insured/applicant is engaged in an incidental business (such as bee keeping, storage of property of others and/or open air markets, etc.), which is not listed as an eligible activity but meets the rules outlined above, it may qualify for coverage under Incidental Retail/Service N.O.C. Contact Farm Casualty Underwriting for approval prior to binding coverage.

**B. ELIGIBLE ACTIVITIES**

1. Beauty or Barber Shop
2. Building(s) owned by insured and leased to 3<sup>rd</sup> party for commercial purposes (lessor's risk only)
3. Cabinet Shop/Handcraft Shop
4. Carpentry – Odd Jobs
5. Farm Product Salesman
6. Farm Tractor Use – Off Premises for Snow Removal, Plowing Gardens, etc.
7. Incidental Retail/Service N.O.C.
8. Landscaping (*excludes tree trimming, bulldozing, and excavations*)
9. Licensed Product Sales such as Mary Kay®, Avon®, and Pampered Chef
10. Office/Studio such as Insurance Office, Real Estate Office, and Music/Tutoring Lessons
11. Refreshment Stands (*Not Restaurants*)
12. Sewing/Upholstery Shop

**C. INELIGIBLE ACTIVITIES**

1. Appraisers (home appraisals and/or inspections)
2. Archery or gun ranges, including skeet or trap shooting
3. Auctioneers
4. Bed & Breakfasts
5. Bulldozing, backhoe, or grading (Refer to **Rule 453.** – Agricultural Excavation and Tiling Coverage.)
6. Camp grounds and/or picnic grounds
7. Corn mazes open to the public
8. Custom spraying (Refer to **Rule 428.** – Agricultural Custom Spraying.)
9. Custom farming and/or custom feeding activities (Refer to **Rule 420.** – Custom Farming Coverage; **Rule 421.** – Custom Feeding – Limited Coverage for Livestock for File, Smoke an Explosion; or **Rule 449.** – Contract Grower Liability Coverage For Confined Animals.)
10. Dance studios or exercise classes
11. Dog kennels, includes ownership or use of dogs for breeding purposes and boarding of dogs
12. Equestrian business activities, meaning commercial activities involving horse boarding, racing stables, breeding, livery, lessons, hoof trimming and/or shoeing, rental or riding of horses for hire, and hayrides. (Refer to **Rule 446.** – Horse Boarding Coverage.)
13. Fishing for charge. (Refer to **Rule 416.** – Hunting and Fishing Coverage.)
14. Food Processing, food preparation, and other food sales such as:
  - Canned meats
  - Catering
  - Custom butchering
  - Homemade jams, jellies, pie/cakes, etc.
15. Fruit orchards open to the public
16. Hunting on premises, for a charge. (Refer to **Rule 416.** – Hunting and Fishing Coverage.)
17. Day care services. (Refer to **Rule 415.** – Home Day Care Provider.)
18. Lawn mowing (ineligible if performed for county or state)

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**GUIDELINE 601.**  
**GMRC 1031 – BUSINESS ACTIVITIES COVERAGE**  
(Cont'd.)

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19. Livestock dealers
20. Machinery rental or repair, including repair of autos and/or farm machinery
21. Manufacturing/welding shops
22. Manure hauling for hire. (Refer to **Rule 454.** – Custom Manure Contractors Limited Liability Coverage (No Suffocation Coverage for Livestock or Poultry); or **Rule 455.** – Custom Manure Contractors Limited Liability Coverage (With Coverage for Livestock or Poultry).)
23. Massage therapy (or any other “hands on procedure” such as tattoos or electrolysis)
24. Miniature golf courses or golf driving ranges
25. Petting zoo
26. Preschools
27. Rock quarries
28. Sandblasting and/or spray painting
29. Sawmills
30. Seed corn processing
31. Snow removal for businesses or governmental subdivisions (local, state, or federal)
32. Swimming for a charge
33. Tanning beds
34. Tennis/handballs/shuffle board courts
35. Tree trimming

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**GUIDELINE 602.**  
**GMRC 2332 – SELECT RECREATIONAL VEHICLE LIMITED LIABILITY COVERAGE**

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**A. UNDERWRITING GUIDELINES**

1. **Eligible Recreational Vehicles** – Must be continuously insured, unless the unit has been sold or otherwise disposed of, and includes:
  - a. All-Terrain Vehicle – A four or more wheeled motor vehicle equipped with balloon tires or crawler treads designed for use on rugged terrain or rugged terrain and water. All Material Transport vehicles, like Gators, Rangers, etc., used primarily for farming are considered farm implements and do not require a SRV endorsement for coverage.
  - b. Snowmobile – A motor vehicle designed for use primarily on snow or ice, using wheels or crawler type belts for locomotion, but not including a vehicle using airplane-type propellers or fans as a means of propelling itself across land, ice, or snow. **Contact Farm Casualty Underwriting for prior approval if snowmobile exceeds 800 cc.**
  - c. Watercraft – A small open vessel, 26 feet in length or less, powered by motor(s) and designed for use on water that is powered by an inboard, inboard-outdrive motor, or out-board motor and is not a personal water-craft commonly known as a jet ski or wet bike. **Contact Farm Casualty Underwriting for prior approval** and/or rating information if watercraft has:
    - 1) A top speed in excess of 55 mph;
    - 2) An outboard motor with more than 175 hp; an inboard or inboard/outdrive motor with more than 260 hp.
  - d. A golf cart.

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**RULE 602.**  
**GMRC 2332 – SELECT RECREATIONAL VEHICLE  
LIMITED LIABILITY COVERAGE (Cont'd.)**

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**2. Prohibited Recreational Vehicles**

- a. Any recreational vehicle:
  - 1) Not continuously insured during the policy period, unless unit is sold or otherwise disposed of;
  - 2) Used for business purposes, this includes rental or leasing to others;
  - 3) Owned by a non-licensed driver; or
  - 4) Used in racing, speed, or other performance contests.
- b. All-Terrain Vehicles:
  - 1) Licensed for the road;
  - 2) Exceeding 750 cc;
  - 3) Dune buggies or sand rails; or
  - 4) Designed specifically for children.
- c. Snowmobiles:
  - 1) That has been modified or altered in any way;
  - 2) Designed specifically for children (i.e. Kitty Cat); or
  - 3) That exceeds 600 cc if owner or operator is under 22 years of age.
- d. Go-carts.
- e. 3-Wheelers.
- f. Motorcycles or dirt bikes.
- g. Scooter/bicycles (2 wheeled units that may be pedaled, or powered by a battery).
- h. Watercraft:
  - 1) Airboats, iceboats, and hovercraft.
  - 2) Personal watercraft such as Jet Skis, Wet Jets, Wave Runners, water bikes, wave busters, air boats, or similar units.
  - 3) More than 26 feet in length, including sailboats or rowboats.

**B. RISK ACCEPTABILITY RULES FOR  
DRIVERS/OPERATORS**

- 1. **MVR** – A current Motor Vehicle Report must be submitted for each driver.
- 2. **Drivers Under Age 22** – Parents' personal autos must be insured by Grinnell Mutual Reinsurance Company, Grinnell Select Insurance Company, or Grinnell Compass, Inc.
- 3. **Health of Operator** – Operator must not have any uncorrected mental or physical impairments.
- 4. **Drivers with an Unverifiable Driving Record** – Are unacceptable. Examples of an unverifiable driving record include a driver holding a foreign driver's license or a driver with U.S. license(s) where the Company is unable to obtain a driving record.
- 5. **Drivers with Felony Convictions or Criminal Records** – Are unacceptable. (This includes major violations involving a felony or criminal activities.)

***Refer to the Driving Record Incidents Chart on the following page.***

**FARM-GUARD MANUAL  
FARM COMPREHENSIVE PERSONAL LIABILITY  
UNDERWRITING GUIDELINES**

**MULTISTATE**

**RULE 602.  
GMRC 2332 – SELECT RECREATIONAL VEHICLE  
LIMITED LIABILITY COVERAGE (Cont'd.)**

**C. RISK ACCEPTABILITY RULES FOR  
DRIVERS/OPERATORS**

<b>DRIVING RECORD – INCIDENTS</b>				
<p>The following QUICK CHART gives additional details regarding the maximum number of allowable incidents acceptable to be considered eligible for new business or continued renewal.</p> <ul style="list-style-type: none"> <li>Households that exceed the number of allowable incidents are not eligible as new business and will be considered for termination if they are renewals.</li> <li>When a minor or intermediate violation is issued due to an accident, only the accident will be counted.</li> <li>When a major violation is issued due to an accident, only the violation will be counted.</li> </ul>				
<b>QUICK CHART</b>				
<b>INCIDENT (within the past 3 years, 5 years for majors)</b>	<b>New Business</b>		<b>Renewals</b>	
	Per Driver	Per Household	Per Driver	Per Household
1. At Fault Accidents	1	1	2	3
2. Not At Fault Accidents	1	2	2	4
3. Major Violations (age 22 and over)	0	0	1	1
4. Major Violations (under age 22)	0	0	0	0
5. Intermediate Violations (age 22 and over)	1	1	1	2
6. Intermediate Violations (under age 22)	0	0	0	0
7. Minor Violations (age 22 and over)	2	2	4	6
8. Minor Violations (under age 22)	1	2	2	3
9. Other Than Collision Losses	N/A	3	N/A	4
<b>Maximum incidents allowable</b>	<b>3</b>	<b>6</b>	<b>4</b>	<b>8</b>

The Farm-Guard rates and rating factors are listed in the rate pages.

With the following rating methodology, develop Base Policy Premium, add premium from Optional Endorsements, and subtract premium from Optional Discounts to achieve the final premium.

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**A. BASE POLICY PREMIUM**

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**\* Step 1 + Public and Employers Liability Premium**

= Choose the rate for the desired limit, a minimum of \$100,000 is required for Public and Employers Liability

**Step 2 + Additional Acreage Charge, applies to IN and OH (round to the penny).**

1. If total acres exceed 1,500, subtract 1,500 from the total and multiply the difference times the over 1,500 acre charge. Add to that (1,500-160) 1,340 times the 160 – 1,500 acre charge based on the limit of liability.
2. If total acres is greater than 160 and less than 1,500, subtract 160 from the total and multiply the difference times the 160 – 1,500 acre charge based on the limit of liability.
3. If total acres is less than or equal to 160, no additional charge.

**+ Additional Acreage Charge, applies to NE and SD (round to the penny).**

1. If total acres exceed 1,000, subtract 1,000 from the total and multiply the difference times the over 1,000 acre charge. Add to that (1,000-160) 840 times the 160 – 1,000 acre charge based on the limit of liability.
2. If total acres is greater than 160 and less than 1,000, subtract 160 from the total and multiply the difference times the 160 – 1,000 acre charge based on the limit of liability.
3. If total acres is less than or equal to 160, no additional charge.

**+ Additional Acreage Charge, applies to IA, IL, MN, MO, ND and WI (round to the penny).**

1. If total acres exceed 640, subtract 640 from the total and multiply the difference times the over 640 acre charge. Add to that (640-240) 400 times the 240 - 640 acre charge based on the limit of liability.
2. If total acres is greater than 240 and less than 640, subtract 240 from the total and multiply the difference times the 240 - 640 acre charge based on the limit of liability.
3. If total acres is less than or equal to 240, no additional charge.

x Red River Valley Discount – **MN only** (round to penny).

x Country Home Factor – **Not applicable in Indiana** (round to penny).

**Step 3 + PDP Premium**

= Choose the rate for the desired limit (up to \$25,000). A minimum of \$250 PDP is required in all states with the exception of MO. A minimum of \$500 PDP is required in MO.

+ For limits higher than \$25,000, calculate the rate for Each Additional \$5,000 premium.

= PDP limit

– 25,000

÷ 5,000

x PDP Each Additional \$5,000 rate (round to penny).

x Red River Valley Discount – **MN only** (round to penny).

x Country Home Factor – **Not applicable in Indiana** (round to penny).

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**A. BASE POLICY PREMIUM (Cont'd.)**

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**Step 4 + Medical Payments to Public**

- = Choose the rate for the desired limit. A minimum of \$500 Med Pay to Public is required in all states with the exception of MO. A minimum of \$1,000 Med Pay to Public is required in MO.
- x Red River Valley Discount – ***MN only*** (round to penny).
- x Country Home Factor – ***Not applicable in Indiana*** (round to penny).

**Step 5 + Employee Labor (not available for Country Home policies)**

- = Choose the rate for the desired limit. A minimum of 0-1 Man Months is required in all states with the exception of MO. A minimum of 0-6 Man Months is required in MO.
- x Red River Valley Discount – ***MN only*** (round to penny).

(Number of Hired Persons x Number of Months  
= Man-Months of Hired Help)

**Step 6 + Medical Payments to Employees**

- = Choose the rate for the desired limit. A minimum of \$500 Med Pay to Employees is required in all states with the exception of MO. A minimum of \$1,000 Med Pay to Employees is required in MO.
- x Red River Valley Discount – ***MN only*** (round to penny).
- x Country Home Factor – ***Not Applicable in Indiana*** (round to penny).

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**B. OPTIONAL ENDORSEMENTS**

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**1. Additional Farm Residence**

Step 1 Refer to rate pages. A separate charge applies to each additional farm residence.

**2. Additional Insured – Limited (Wind Turbine/Cell Phone Tower) – (GMRC 4300)**

Step 1 Refer to rate pages. A separate rate applies to the initial tower lessee and each subsequent tower lessee.

**3. Additional Named Insured**

Step 1 Refer to rate pages. A separate charge applies to each additional named insured.

**4. Additional Interest Insured – Limited (GMRC 1023)**

Step 1 Refer to rate pages. A separate charge applies to each additional interest insured.

**5. Additional Insured – Primary and Non-Contributory (GMIL 4629)**

Step 1 Refer to rate pages. A separate charge applies to each additional entity.

**6. Additional Residence Maintained by Insured – Cabins**

Step 1 Refer to rate pages.

**7. Agricultural Custom Spraying Limited Liability (GMRC 2297)**

Step 1 Refer to rate pages.

**8. Agricultural Excavation and Tiling Coverage (GMRC 4312R)**

Step 1 Select rate based on Gross Receipts.

**9. Animal Waste Liability Loss of Use Coverage (GMRC 2294)**

Step 1 Select Rate based on capacity.

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**B. OPTIONAL ENDORSEMENTS (Cont'd.)**

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\* **10. Reserved for Future Use**

**11. Broad Contractual Liability Coverage (GMRC 2262)** *(Previously referred to as Contractual Liability Coverage)*

Step 1 Refer to rate pages.

**12. Custom Farming Coverage (GMRC 2260)**

Step 1 Select rate based on Gross Receipts.

**13. Custom Feeding (Limited Coverage for Livestock for Fire, Smoke and Explosion) (GMRC 2261)** *(Previously referred to as Custom Feeding (Limited Liability Coverage))*

Step 1 Select rate based on Gross Receipts.

Step 2 + Each Additional 10,000 capacity.  
= Total Gross Receipts.  
– 900,000.  
÷ 100,000 (round up to nearest integer).  
x Each Additional 100,000 rate (round to penny).

**14. Custom Manure Contractors Limited Liability Coverage (No Suffocation Coverage for Livestock or Poultry) (GMRC 4313)**

Step 1 Select rate based on Gross Receipts.

**15. Custom Manure Contractors Limited Liability Coverage (With Coverage for Livestock or Poultry) (GMRC 4314)**

Step 1 Select rate based on Gross Receipts.

**16. Insured's Liability While Employed By Others (GMRC 1021)** *(Previously referred to as Employee Occupational Liability Coverage)*

Step 1 Refer to the rate pages.

- Clerical Office
- Salesmen
- Teachers (Coaches, Lab, Shop)
- Teachers (All others)
- N.O.C.

**17. Home Day Care Provider Coverage (GMRC 2246)**

Step 1 Refer to rate pages.

**18. Horse Boarding Coverage (GMIL 4777)**

Step 1 Refer to rate pages.

**19. Hunting and Fishing Coverage (GMRC 2252)**

Step 1 Refer to rate pages.

**20. Liability Coverage For Unmanned Aircraft Systems (GMRC 4310)**

Step 1 Refer to rate pages.

Step 2 x Number of unmanned aircraft systems.

**21. Deletion Of Bodily Injury To An Insured Exclusion (GMRC 1026)** *(Previously referred to as Insured Person's Liability Coverage)*

Step 1 Refer to rate pages.

**22. Residential Rental Property Coverage (GMRC 1037)**

Step 1 Select rate based on number of units in 1st building.

Step 2 + Select rate based on number of units in 2nd building, if any. Repeat for additional buildings, if any. Refer to rate pages.

**23. Select Recreational Vehicle Limited Liability Coverage (GMRC 2332)**

Step 1 Select rate for appropriate vehicle. Rate applies per vehicle.

**24. Seed Sales – Limited Liability Coverage (GMRC 4311R)**

Step 1 Select rate based on Gross Commissions.



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**B. OPTIONAL ENDORSEMENTS (Cont'd.)**

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**25. Town Residence Occupied by Insured**

Step 1 Refer to rate pages.

**26. Waterbed Liability Coverage (GMRC 1915)**

Step 1 Refer to rate pages.

**27. Medical Payments for Insured Persons (GMRC 2257)**

Step 1 Select rate based selected limit.  
Step 2 x Number of persons being covered.

**28. Liability Loss Assessment Coverage Increased Limits (GMIL 4772)**

Step 1 Refer to rate pages

**29. Business Activities Coverage (GMRC 1031)**

Step 1 Refer to the rate pages.

**30. Contract Grower Liability Coverage for Confined Animals (GMRC 4308)**

Step 1 Refer to the rate pages for the base rate for the selected limit.  
Step 2 x Capacity factor for the total capacity for all confinement buildings.  
Step 3 x Deductible factor for selected deductible.  
Step 4 x Alarm protection factor (dollar round.)

**31. Non-Owned Livestock Suffocation Coverage (GMRC 4309)**

Step 1 Premium is calculated per building.  
Step 2 Refer to the rate pages for the base rate for the selected special limit for the building.  
Step 3 x Deductible factor for selected deductible.  
Step 4 x Alarm protection factor (dollar round).  
Step 5 Sum premiums by building for total premium for this endorsement.

NOTE: Sum of the special limits for all buildings combined should not exceed the policy's aggregate limit.

**32. Farm-Guard Plus (GMRC 4320)**

Step 1 Refer to Rate Pages.

**33. Farm-Guard Premier (GMRC 4321)**

Step 1 Refer to rate pages.

**34. Additional Insured – Limited (Electric Utility for Your Solar Panel System (GMIL 4672)**

Step 1 Refer to rate pages.

**35. Additional Insured (Limited) – Special Event (GMIL 4749)**

Step 1 Refer to rate pages.

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**C. OPTIONAL DISCOUNTS**

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**1. Livestock Exclusion Endorsement (GMRC 2229)**

Step 1 Base Policy Premium  
Step 2 x 0.20 (round to penny).

**2. Non-Occupied Landlord's Liability Limitation (GMRC 2233)**

Step 1 Base Policy Premium  
Step 2 x 0.50 (round to penny).

**3. Owner Occupied Landlord's Liability Limitation (GMRC 2259)**

Step 1 Base Policy Premium  
Step 2 x 0.35 (round to penny).

**4. Farm Premises and Operations Limited Liability Coverage (GMRC 2271)**

Step 1 Base Policy Premium  
Step 2 x 0.15 (round to penny).

**FARM-GUARD® MANUAL**  
**FARM COMPREHENSIVE PERSONAL LIABILITY**  
**RATE SCHEDULE – COMBINED SINGLE LIMIT**  
**BASIC COVERAGES**

**SOUTH DAKOTA**

**A & B Liability and Medical Payments to the Public**  
**C & D Liability and Medical Payments to Farm Employees**  
**Damage to Property of Others**

Limits of Liability	<b>PUBLIC &amp; EMPLOYERS' LIABILITY LIMITS</b>				
	<i>(Minimum of \$500 Med and \$250 PDP also required.)</i>				
	<b>100,000</b>	<b>300,000</b>	<b>500,000</b>	<b>1,000,000</b>	<b>2,000,000</b>
Initial Farm Residence up to 160 acres included					
Public BI/PD – Required.....	74.53	93.48	117.18	152.50	208.39
Acreage over 160 acres (per acre) .....	0.03	0.04	0.06	0.08	0.11
Acreage over 1,000 acres (per acre) .....	0.005	0.005	0.005	0.005	0.007
<b>PDP</b>					
\$250 – Required Minimum .....	5.37	5.37	5.37	5.37	5.37
\$500 .....	10.74	10.74	10.74	10.74	10.74
\$1,000 .....	18.80	18.80	18.80	18.80	18.80
\$5,000 .....	29.54	29.54	29.54	29.54	29.54
\$10,000 .....	42.96	42.96	42.96	42.96	42.96
\$15,000 .....	56.39	56.39	56.39	56.39	56.39
\$20,000 .....	69.81	69.81	69.81	69.81	69.81
\$25,000 .....	83.24	83.24	83.24	83.24	83.24
Each additional \$5,000 limit add .....	5.00	5.00	5.00	5.00	5.00
<b>Medical Payments to Public</b>					
\$500 – Required Minimum .....	6.51	6.51	6.51	6.51	6.51
\$1,000 .....	13.02	13.02	13.02	13.02	13.02
\$2,000 .....	22.79	22.79	22.79	22.79	22.79
\$5,000 .....	39.06	39.06	39.06	39.06	39.06
\$10,000 .....	55.34	55.34	55.34	55.34	55.34
\$15,000 .....	63.15	63.15	63.15	63.15	63.15
\$20,000 .....	71.61	71.61	71.61	71.61	71.61
\$25,000 .....	80.07	80.07	80.07	80.07	80.07
<b>Employers' BI</b>					
0 to 1 man-months – Required Minimum .....	26.02	33.05	35.15	45.70	62.39
2 to 6 man-months add .....	81.96	104.11	110.72	143.96	196.53
7 to 12 man-months add .....	136.61	173.51	184.54	239.93	327.55
13 to 18 man-months add .....	163.93	208.22	221.45	287.91	393.06
19 to 24 man-months add .....	191.25	242.92	258.35	335.90	458.57
25 to 36 man-months add .....	218.57	277.62	295.26	383.88	524.08
37 to 48 man-months add .....	245.89	312.32	332.17	431.87	589.59
Number of Hired Persons x Number of Months = Man-months of Hired Help					
<b>Medical Payments to Employees</b>					
\$500 – Required Minimum .....	6.72	6.72	6.72	6.72	6.72
\$1,000 .....	16.80	16.80	16.80	16.80	16.80
\$2,000 .....	30.24	30.24	30.24	30.24	30.24
\$5,000 .....	50.40	50.40	50.40	50.40	50.40
\$10,000 .....	73.92	73.92	73.92	73.92	73.92
\$15,000 .....	82.66	82.66	82.66	82.66	82.66
\$20,000 .....	94.08	94.08	94.08	94.08	94.08
\$25,000 .....	104.83	104.83	104.83	104.83	104.83
Country Home Residence – Up to 100 acres including 1 man-month employee labor .....	27% Discount to the Basic Coverages Farm-Guard Premium				

**FARM-GUARD® MANUAL**  
**FARM COMPREHENSIVE PERSONAL LIABILITY**  
**RATE SCHEDULE – COMBINED SINGLE LIMIT**  
**OPTIONAL COVERAGES**

**SOUTH DAKOTA**

* Limits of Liability	100,000	300,000	500,000	1,000,000	2,000,000
Additional Farm Residence .....	10.00	11.00	13.00	14.00	16.00
Add'l Insured – Limited (Wind Turbine/Cell Phone Tower) – GMRC 4300					
Initial Tower Lessee .....	61.00	68.00	74.00	83.00	98.00
Subsequent Tower Lessees .....	30.00	33.00	35.00	37.00	41.00
Additional Named Insured ( <i>per entity</i> ) .....	9.00	10.00	11.00	13.00	16.00
Additional Interest Insured ( <i>Limited, per entity</i> ) – GMRC 1023 ..	5.00	5.00	6.00	6.00	7.00
Additional Insured – Limited (Electric Utility for Your Solar Panel System) – GMIL 4672 .....	61.00	68.00	74.00	83.00	98.00
Additional Insured (Limited) – Special Event – GMIL 4749 ( <i>Fully Earned</i> ) .....	25.00	30.00	35.00	50.00	75.00
Additional Insured – Primary and Non-Contributory – GMIL 4629 ( <i>per entity</i> ) .....	75.00	75.00	75.00	75.00	75.00
Additional Residence Maintained by Insured (Cabins) .....	8.00	9.00	10.00	11.00	13.00
Agricultural Custom Spraying (Limited Liability Coverage) – GMRC 2297					
Up to \$40,000 Gross Receipts .....	624.00	804.00	898.00	1,029.00	1,238.00
\$40,001 to \$80,000 Gross Receipts .....	779.00	1,005.00	1,122.00	1,286.00	1,548.00
\$80,001 to \$120,000 Gross Receipts .....	911.00	1,176.00	1,312.00	1,504.00	1,810.00
Agricultural Excavation and Tiling Coverage – GMRC 4312R					
Up to \$40,000 Gross Receipts .....	523.00	628.00	690.00	758.00	874.00
\$40,001 to \$80,000 Gross Receipts .....	653.00	784.00	862.00	947.00	1092.00
Animal Waste Liability Loss of Use Coverage – GMRC 2294 ( <i>rates are per location</i> )					
Capacity up to 2,499 .....	125.00	175.00	200.00	250.00	328.00
Capacity of 2,500 and above .....	250.00	350.00	400.00	500.00	656.00
Contract Grower Liability Coverage for Confined Animals – GMRC 4308 .....		Refer to Page FG-SR-4			
Broad Contractual Liability Coverage – GMRC 2262 .....	25.00	28.00	29.00	31.00	35.00
Custom Farming Coverage – GMRC 2260					
\$ 5,000 to \$ 10,000 Gross Receipts .....	42.00	52.00	61.00	71.00	87.00
\$ 10,001 to \$ 30,000 Gross Receipts .....	67.00	91.00	97.00	109.00	129.00
\$ 30,001 to \$ 50,000 Gross Receipts .....	83.00	113.00	118.00	132.00	155.00
\$ 50,001 to \$ 75,000 Gross Receipts .....	106.00	136.00	150.00	166.00	193.00
\$ 75,001 to \$150,000 Gross Receipts .....	160.00	198.00	218.00	239.00	275.00
\$150,001 to \$250,000 Gross Receipts .....	240.00	300.00	324.00	360.00	420.00
Custom Feeding Limited Liability Coverage – GMRC 2261					
\$ 5,000 to \$150,000 Gross Receipts .....	37.00	42.00	47.00	55.00	68.00
\$150,001 to \$300,000 Gross Receipts .....	74.00	79.00	98.00	103.00	114.00
\$300,001 to \$600,000 Gross Receipts .....	100.00	106.00	131.00	138.00	153.00
\$600,001 to \$900,000 Gross Receipts .....	125.00	132.00	164.00	173.00	192.00
For each Additional \$100,000 of Gross Receipts .....	8.00	8.40	10.30	11.00	12.30
Custom Manure Contractors Limited Liability Coverage (No Suffocation Coverage for Livestock or Poultry) – GMRC 4313					
Up to \$40,000 Gross Receipts .....	344.00	413.00	454.00	499.00	576.00
\$40,001 to \$80,000 Gross Receipts .....	430.00	516.00	568.00	624.00	722.00

When an Optional Coverage provides for Medical Payments Coverage, the medical payment limit selected for the Basic Coverages will apply.

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**OPTIONAL COVERAGES (Cont'd.)**

**SOUTH DAKOTA**

* Limits of Liability	100,000	300,000	500,000	1,000,000	2,000,000
Custom Manure Contractors Limited Liability Coverage (With Coverage for Livestock or Poultry Including Suffocation) – GMRC 4314					
Up to \$40,000 Gross Receipts .....	603.00	724.00	796.00	874.00	1,008.00
\$40,001 to \$80,000 Gross Receipts .....	689.00	827.00	909.00	999.00	1,153.00
Deletion of Bodily Injury to An Insured Exclusion – GMRC 1026	56.00	71.00	86.00	100.00	122.00
Employee Occupational Liability Coverage – GMRC 1021					
Clerical .....	5.00	6.00	6.00	8.00	11.00
Salesmen .....	6.00	8.00	9.00	10.00	12.00
Teachers (Coaches, Laboratory, Shop) .....	13.00	14.00	15.00	16.00	18.00
All Other Teachers .....	9.00	10.00	11.00	13.00	16.00
NOC .....	6.00	8.00	9.00	10.00	12.00
Farm-Guard Plus – GMRC 4320 .....	NA	100.00	100.00	100.00	100.00
Farm-Guard Premier – GMRC 4321 .....	NA	NA	200.00	200.00	200.00
Home Day Care Provider Coverage – GMRC 2246.....	90.00	105.00	120.00	135.00	159.00
Horse Boarding Coverage – GMIL 4777.....	162.00	197.00	225.00	312.00	454.00
Hunting and Fishing Coverage – GMRC 2252 (Fully Earned) ...	125.00	150.00	169.00	181.00	204.00
Liability Coverage for Unmanned Aircraft Systems – GMRC 4310 (rate per UAS).....	15.00	15.00	15.00	15.00	20.00
Non-Owned Livestock Suffocation Coverage – GMRC 4309.....	Refer to Page FG-SR-4				
Residential Rental Property Coverage – GMRC 1037 (per building)					
One or Two Family .....	27.00	32.00	35.00	43.00	55.00
Seed Sales – Limited Liability Coverage – GMRC 4311R					
Up to \$40,000 Gross Commissions.....	32.00	38.00	42.00	46.00	53.00
\$40,001 to \$80,000 Gross Commissions .....	47.00	56.00	62.00	68.00	78.00
Select Recreational Vehicle Limited Liability Coverage – GMRC 2332 (rates are per unit)					
ATVs <= 600 cc.....	40.79	43.70	57.74	65.58	78.21
ATVs > 600 cc.....	44.65	50.81	63.51	72.85	87.74
AMTs.....	40.79	43.70	57.74	65.58	78.21
Golf carts.....	33.65	36.04	47.63	65.58	94.81
Snowmobiles <= 600 cc.....	32.81	35.15	46.44	65.58	97.24
Snowmobiles > 600 cc.....	35.91	40.87	51.08	72.85	109.09
Outboard 51 – 75 HP .....	6.65	10.45	11.40	19.81	36.15
Outboard 76 – 125 HP .....	9.50	11.40	17.10	25.92	41.25
Outboard over 125 HP .....	14.25	16.15	26.60	36.10	51.44
Inboard or I/O <= 40 MPH.....	14.25	18.05	26.60	40.85	65.87
Inboard or I/O > 40 MPH.....	19.00	22.80	36.10	52.73	80.87
Town Residence Occupied by Insured .....	11.00	13.00	14.00	15.00	17.00
Waterbed Liability Coverage – GMRC 1915.....	25.00	28.00	29.00	34.00	42.00
Medical Payments for Insured Persons – GMRC 2257	<b>500</b>	<b>1,000</b>	<b>2,000</b>	<b>5,000</b>	<b>10,000</b>
Each Person (\$100 Deductible) .....	25.00	32.00	38.00	43.00	49.00
Liability Loss Assessment Coverage Increased Limits – GMIL 4772					
	<b>1,000</b>	<b>5,000</b>	<b>10,000</b>	<b>15,000</b>	<b>20,000</b>
Liability Coverage.....	Included	3.00	5.00	6.00	7.00
		<b>25,000</b>	<b>50,000</b>		
				8.00	13.00

When an Optional Coverage provides for Medical Payments Coverage, the medical payment limit selected for the Basic Coverages will apply.

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**OPTIONAL COVERAGES (Cont'd.)**

**SOUTH DAKOTA**

**CONTRACT GROWERS COVERAGE**

**GMRC 4308 – CONTRACT GROWER LIABILITY COVERAGE FOR CONFINED ANIMALS**

COVERAGE A (Policy Occurrence Limit)		CAPACITY FACTORS		DEDUCTIBLE FACTORS		ALARM PROTECTION FACTORS	
Limit	Base Rate	Capacity	Factor	Deductible	Factor	Type	Factor
100,000	180.00	1 – 600	1.000	1,000	1.400	Full	1.000
300,000	210.00	601 – 1,200	1.100	2,500	1.150	Partial	1.350
500,000	240.00	1,201 – 2,400	1.450	5,000	1.000		
1,000,000	280.00	2,401 – 3,600	2.000	10,000	0.850		
* 2,000,000	392.00	3,601 – 4,800	2.800	25,000	0.750		
		4,801 – 9,600	3.400				
		9,601 – 14,400	4.000				
		14,401 – 19,400	4.500				
		19,401 – 24,400	5.000				
		24,401 +	5.500				

**GMRC 4309 – NON-OWNED LIVESTOCK SUFFOCATION COVERAGE**

**Requires:** Contract Grower Liability Coverage for Confined Animals (GMRC 4308)

RATE PER BUILDING				DEDUCTIBLE FACTORS		ALARM PROTECTION FACTORS	
Special Limit †	Base Rate	Special Limit †	Base Rate	Deductible	Factor	Type	Factor
50,000	239.00	450,000	1,125.00	1,000	1.400	Full	1.000
100,000	407.00	500,000	1,250.00	2,500	1.150	Partial	1.350
150,000	519.00	550,000	1,375.00	5,000	1.000		
200,000	588.00	600,000	1,500.00	10,000	0.850		
250,000	625.00	650,000	1,625.00	25,000	0.750		
300,000	750.00	700,000	1,750.00				
350,000	875.00	750,000	1,875.00				
400,000	1,000.00						

† Special Limit is a livestock special limit that applies on a per building basis.

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**BUSINESS ACTIVITIES COVERAGE**

**SOUTH DAKOTA**

* <b>Classification</b>	<b>100,000</b>	<b>300,000</b>	<b>500,000</b>	<b>1,000,000</b>	<b>2,000,000</b>
Antique Shop on premises .....	31.00	35.00	39.00	46.00	57.00
Appliance Repair .....	40.00	45.00	50.00	59.00	73.00
Bait Shop on premises .....	31.00	35.00	39.00	46.00	57.00
Beauty or Barber Shop .....	31.00	35.00	39.00	46.00	57.00
Building(s) owned by insured and leased to 3rd party for commercial purposes (lessor's risk only).....	40.00	45.00	50.00	59.00	73.00
Cabinet/Handicraft Shop on premises.....	31.00	35.00	39.00	46.00	57.00
Carpentry – odd jobs .....	31.00	35.00	39.00	46.00	57.00
Custom Corn Shelling.....	31.00	35.00	39.00	46.00	57.00
Farm Product Salesman.....	31.00	35.00	39.00	46.00	57.00
Incidental Retail/Service N.O.C.....	31.00	35.00	39.00	46.00	57.00
Landscaping – laying out nursery grounds, planting trees, flowers and lawns – excludes tree trimming, bulldozing, and excavations.....	31.00	35.00	39.00	46.00	57.00
Limited Off-Premises – Power Appliances for Hire .....	28.00	32.00	35.00	43.00	55.00
Office/Studio .....	19.00	21.00	24.00	30.00	39.00
Refreshment stands (not restaurants) – serving nonalcoholic beverages or food for consumption on premises – includes product liability .....	40.00	45.00	50.00	59.00	73.00
Sewing/Upholstery Shop .....	31.00	35.00	39.00	46.00	57.00
Shearing Sheep.....	31.00	35.00	39.00	46.00	57.00
Taxidermy.....	31.00	35.00	39.00	46.00	57.00
Use of Tractor – commercial for snow removal, plowing gardens, – includes coverage for use of attachments	31.00	35.00	39.00	46.00	57.00

**Use form number GMRC 1031. Coverage includes products liability and medical payments. Total receipts must be indicated on the application. They cannot exceed \$40,000.**

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RATE SCHEDULE – COMBINED SINGLE LIMIT  
OPTIONAL DISCOUNTS**

**SOUTH DAKOTA**

**DISCOUNTS**

Discounts are applied to the calculated Farm-Guard premium, except where noted.

<b>Farm Premises and Operations Limited Liability Coverage (GMRC 2271)</b>	15%
<b>Livestock Exclusion Endorsement (GMRC 2229)</b>	20%
<b>Non-Occupied Landlord's Liability Limitation (GMRC 2233)</b>	50%
<b>Owner-Occupied Landlord's Liability Limitation (GMRC 2259)</b>	35%