



**Hey YOOOOUU,
are you coming?**

**Old MacDonald had a farm...
but was it properly insured?**

AGENDA

- Housekeeping/Introduction
- What's at risk for farm owners
- 3 things to be mindful of when writing farm insurance
- HawkSoft Farm Module
- How to be “the” farm agent of choice

Housekeeping

- This is a large group with 275+ registrants!
 - Submit questions via Chat.
 - Questions will be answered in post-webinar email with a Q&A.
- Did you take the Poll?
 - We'd love to learn more about how you write farm insurance and what is most important to you.

About Me



**Jeff Joseph, Owner
Farm & Country Insurance**

- 20+ years insuring farms in New York
- Specialties include:
Dairies, livestock, fruit and vegetable growers, equine, goats, alpacas, and more



WHAT'S AT RISK FOR FARMERS

Property & Liability Risks



Property Coverage

Buildings



- Dwellings
- Barns
- Product Storage Facilities
 - Grain bins/elevators
 - Cold storage barns
 - Bulk milk tanks

*Farm insurance and regulations vary from state to state.
Make sure you know the laws.*

Property Coverage

Machinery, Equipment, Tools



- Blanket vs Scheduled
- Other Coverages
 - Property in transit (cargo)
 - Refrigerated farm personal property (medicines, milk, meat, produce)
 - Equipment breakdown
 - Extra expense

It's important to note that farm property contents are NOT automatically insured under farm and ranch policies.

Property Coverage

Livestock



- Individual – Scheduled
 - Higher-valued animals individually
- Blanket – Unscheduled
 - Lump sum of all Livestock (make sure ACV!)

Property Coverage

Crops – insurance program managed by the FCIC



- Crop Insurance options
 - Multi-peril crop insurance
 - Crop-hail insurance
 - Specialized peril

Farm policies do not cover crops while they are growing.

Farmers should add crop insurance to protect crops before they are harvested.

Liability Coverage

- Land Use
 - Owned and leased land; hunting leases
- Pollution
 - Manure
 - Chemical overspray
 - Transportation of chemicals



“Environmental impairment loss exposures are inherent in the operation of a farm, and these loss exposures cannot be avoided in the business of farming.”

— IRMI

(International Risk Management Institute)

Liability Coverage

- Umbrella Liability Insurance
 - Business auto risk
 - Horses (off-premises; lessons; training; boarding)



Business Auto

Farm Specific

- Farm class code
- Layup credits





WRITING FARM INSURANCE

Be Mindful of
3 Things

Writing Farm Insurance

3 things agents should be mindful of...



1. Proper pollution coverage



2. Umbrella coverage

- Farms are 'Asset Intensive'
- Umbrellas are important to protect those assets



3. Knowing the details

“ To do this niche market right, you cannot be a generalist, writing restaurants one day and grocery stores the next. For us, every day is farms. Unfortunately, farm owners who use an inexperienced agent will often have gaps in coverage. ”

— Jeff Joseph
Farm & Country Insurance



MANAGING COVERAGE DETAILS

HawkSoft Farm Module

Managing Coverage Details

Two areas where HawkSoft's Farm Module stands out

1. Machinery List – list can be changed throughout the year
2. Blanket List – comprehensive, accurate list of grouped properties

“HawkSoft cares about writing farm insurance. Other big systems that we looked at did not seem to have a focus on servicing farms. HawkSoft helps us write comprehensive farm policies and bridges the gaps that exist in other systems.”

- Jeff Joseph
Farm & Country Insurance

Managing Coverage Details

Example of Blanket Inventory Schedule Summary

Client	6-OTHER	5-Package	AGPP	CGL	CUMBR	PROP	2-Pkg-BAP						
LOB Information		Logs	Coverages	Scheduled Property		Unscheduled Property		Locations	Add'l Interests	Invoicing	Accounting	Claims	Forms
Item #	Description			# of Units	Unit Price	Value	Deductible	Limit	Premium				
Agriculture Scheduled & Unscheduled Personal Property (AGPP)													
Machinery & Implements - Blanket Farm Personal Property Excluding						5,000	8,384,160						
1	SCHEDULED MACHINERY					5,673,700							
2	SCHEDULED LIVESTOCK					4,676,500							
1	HAY STRAW AND PRODUCE IN BARNS					30,000							
2	MISC HAND TOOLS, UNSCHEDULED MACHINERY,					80,000							
3	MILK IN BULK TANK, SEMEN TANK AND SEMEN					20,000							
Total												\$0.00	

Managing Coverage Details

HAWKSOFT Client Tasks Policy External Tools Reports Accounting View Crop Insurance Agency: Jeff Joseph (JJW)

Search Previous Next Scratch Print Action Website Appetite Manual Email Phone from In... Change Renew Reinst Claims ID Card Payment Invoice ACORD I

Quick Launch Start Page Cust ID: 00010766 Masked Index: NAME Link to Client Open in New Window Refresh Client

COMMON TASKS
 Search
 Suspenses (4)
 My Document... (0)
 Unmatched D... (0)
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 Acquire / Scan

EXTERNAL TOOLS
 outlook
 excel
 Word

HELP
 Help
 Training Guides
 Training Videos
 HawkSoft Comm...
 Carrier Downloa...
 IVANS Exchange
 Contact HawkSoft
 HawkSoft Cloud ...

Company
 Contact 1
 Contact 2

Client Type Customer (Commercial)
Status Active
Producer RCL CSR AAY
Office Farm & Country Insurance
Cell Phone
Home Phone
More...

Mailing Address

Client 6-OTHER 5-Package AGPP CGL CUMBR PROP 2-Pkg-BAP

GPI Logs Coverages **Locations** Add'l Interests Invoicing Accounting Claims Forms Attachments

Location #/Building #	Description	Address	Address	City
Location 1	1047 Acres Main Farm Location			
Building 1	Dwelling			
Building 3	2009 Mobile Home			
Building 4	Philips Dwelling			
Building 5	Daniels Dwelling			
Building 6	1984 Mobile Home			
Building 7	2013 Commodore Mobile Home			
Building 8	PFEIFER DWELLING - 37 WAYLAND STREET			
Building 9	001 Main Dairy Barns 1 Including 3 Cow Barns, Treated Cow Barn, Tow Milking Parlows, Mueller & Deval			
Building 10	002 2007 Nursery Barn			
Building 11	003 2002 Commodity Barn			
Building 12	004 2012 Commodity Barn			
Building 13	005 2011 Nursey Barn			
Building 15	007 Office & Pasturizer Barn 4 Including all fixed equipment and attachments			
Building 16	008 2005 Nursery Barn 5 Including All Fixed Equipment & attachments			
Building 17	009 Machinery Barn 6			
Building 18	010 Shop Barn 7 W/Heat			
Building 21	011 Gibson Garage Barn			
Building 22	012 Gibson Old Potato Barn			
Building 23	013 2008 Heifer Barn			
Building 24	014 Gibson Barn 12			
Building 25	015 2013 Nursery Barn			
Building 26	016 1950 Transition Barn			



BEING “THE” FARM AGENT OF CHOICE

What farm owners
should be asking

Being “the” Farm Agent of Choice

Farm owners should find an agent who:

1. Is competent
2. Schedules an annual review
3. Discusses pollution
4. Discusses coinsurance penalties, ITV, ACV



THANK YOU for joining us today!

Resources

- Farm Blog: [Farm insurance: protecting risk in the business of farming](#)
- [Federal Crop Insurance Corporation](#) (FCIC)

Interested in seeing more of HawkSoft's Agency Management System and its Farm Module?

REQUEST DEMO

www.hawksoft.com/demo/

(866) 884-4680 Option 4

sales@hawksoft.com