



INSURANCE FEATURES & BENEFITS

REPLACEMENT COST COVERAGE - pays the cost of repair or replacement (whichever is less) up to the policy limit.

MULTI-PERIL - covers most perils from an external cause, including fire, lightning, wind, tornado, theft, vandalism, hail, flood and even collision. We know of no policy with broader coverage.

Following is a list of the most common insurance perils encountered. Most claims can be adjusted through your local dealer.

Central States Indemnity	Peril/Loss	Standard Farm & Ranch Policy
Yes	Wind/Tornado	Yes
Yes	Hail	Yes
Yes	Fire	Yes
Yes	Lightning	Most
Yes	Flood	No
Yes	Collision w/ Farm Implements	No
Yes	Rodent Damage	No
Yes	Theft	Yes
Yes	Vandalism/Malicious Mischief	No
Yes*	Mechanical/Electrical Failure	No
No	Faulty Design/Installation	No
No	Corrosion/Rust	No
No	Operating in Freezing Conditions	No

* - Added by Endorsement (See Guidelines)