

## **Special Farm Package "10" Proposal For:**

RUSSELL ARBOGAST  
716 LITTLE ITALY RD  
CASS WV 24927-0000

**Prepared By:** Kathleen D Roebuck

**This proposal is valid for 30 days.**

The following proposal is a review of the coverages that apply to your Agribusiness. This proposal is not a legal review of the policy. Your Farm Family Casualty Insurance Company contracts will have the details of the specific coverages, conditions and exclusions that will apply to your Agribusiness.

**SFP "10" Proposal For: RUSSELL ARBOGAST****Policy Effective Date: 01/30/2023 - 01/30/2024****SCHEDULE OF LOCATIONS**

<b>Location #</b>	<b>Address</b>	<b>Fire Department</b>	<b>Protection Class</b>	<b>Premium Group</b>
1	716 LITTLE ITALY RD	Marlinton Fpsa	04	7

**SFP "10" Proposal For: RUSSELL ARBOGAST****Policy Effective Date: 01/30/2023 - 01/30/2024****COVERAGES*****Equipment Breakdown***

<b>Coverage</b>	<b>Limit of Liability</b>	<b>Premium</b>
Equipment Breakdown		\$11
Animals	follows property	
Farm Equipment Breakdown Limit	follows property	
Computer Equipment	\$25,000	
Data Restoration	\$25,000	
Electronics in the Cab	\$25,000	
Expediting Expenses	\$25,000	
Green	\$25,000	
Hazardous Expenses	\$25,000	
Loss of Income and Extra Expense	follows property	
Mold	\$15,000	
Nursery and Greenhouse Plants	\$25,000	
Off Premises and Equipment Breakdown	follows property	
Poultry Loss	\$10,000	
Renewable Energy	\$25,000	
Service Interruption	\$50,000	
Spoilage and Consequential Damage	\$25,000	
<b>Deductible</b>		
Combined, All Coverages(except Farm Implements and Farm Implement Electronics)	\$500	

**SFP "10" Proposal For: RUSSELL ARBOGAST****Policy Effective Date: 01/30/2023 - 01/30/2024****SCHEDULE OF RESIDENCE & CONTENTS - DIVISION I**

Location #	Residence #	Description	Peril Group	Deductible	Limit of Liability	Premium
1	1	Residence Replacement Cost Owner Occupied Year New/Renovated 2022 Frame Roof Yr. 2022 Roof Type Asphalt Roof Impact Resist Not Listed Prot. Device Credit #4 Valuation ID 2391582 Valuation Source RCT Non-Smokers Credit Applies	6	\$1,000	\$240,600	\$654
1	1	Contents - Residence Replacement Cost Owner Occupied Year New/Renovated 2022 Frame Roof Yr. 2022 Roof Type Asphalt Roof Impact Resist Not Listed Prot. Device Credit #4 Non-Smokers Credit Applies	7	\$1,000	\$125,000	\$273

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Total Premium Division I: \$927

This is only an illustration. Actual premium and coverages are contained in the policy.

**SFP "10" Proposal For: RUSSELL ARBOGAST****Policy Effective Date: 01/30/2023 - 01/30/2024****SCHEDULE OF BUILDINGS & BUILDING CONTENTS - DIVISION II**

Location #	Building #	Description/Settlement Option/Construction	Peril Group	Deductible	Limit of Liability	Premium
1	1	SHOP Storage Building - Farm Structures- R.C. Built/Renovated-2014- Frame Roof Type Metal New Building Credit Applies	6	\$1,000	\$40,000	\$239

Division II Premium:	\$239
<b>Total Premium Division II:</b>	<b>\$239</b>

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**SFP "10" Proposal For: RUSSELL ARBOGAST****Policy Effective Date: 01/30/2023 - 01/30/2024****SCHEDULE OF FARM PERSONAL PROPERTY - DIVISION III**

Description/Settlement Option	Peril Group	Deductible	IRPM	Limit of Liability	Premium
<b>Blanket Livestock-A.C.V.</b> 80% Co-insurance provision applies	9	\$500	1.00	\$75,750	\$430
Blanket Farm Machinery-A.C.V. 80% Co-insurance provision applies	5	\$1,000	1.00	\$300,000	\$1,324
Blanket Farm Products Supplies and Tools - 80% Co-insurance provision applies	5	\$500	1.00	\$90,000	\$693
Multi-Functional Equipment ATV 2012 XX	10	\$500		\$10,000	\$106
<b>Total Premium Division III:</b>					<b>\$2,553</b>

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**SFP "10" Proposal For: RUSSELL ARBOGAST****Policy Effective Date: 01/30/2023 - 01/30/2024****SCHEDULE OF PERSONAL PROPERTY - DIVISION IV**

Description/Code	Peril Group	Deductible	Limit of Liability	Premium
Total Premium Division IV:		\$		

\* Deductible does not apply

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**SFP "10" Proposal For: RUSSELL ARBOGAST**

**Policy Effective Date: 01/30/2023 - 01/30/2024**

**\*SCHEDULE OF LIABILITY - DIVISION V**

GENERAL AGGREGATE	\$1,000,000	
PRODUCT/COMPLETED OPERATIONS AGGREGATE	\$1,000,000	
EACH OCCURRENCE	\$500,000	
SECTION B - MEDICAL EXPENSES	\$5,000	PER PERSON
SECTION C - FARM CHEMICAL TRANSPORTATION	\$25,000	AGGREGATE
SECTION D - FIRE LEGAL LIABILITY	\$100,000	PER OCCURRENCE
SECTION E - LIMITED FARM POLLUTION LIABILITY	\$50,000	AGGREGATE
SECTION F - PERSONAL/ADVERTISING INJURY	\$500,000	PER PERSON / ORGANIZATION

Exclusion For Specific Products:

Exclusion For Specific Products - Property Damage Coverage:

Exclusion For Designated Activities or Services:

Exclusion For Designated Animals:

Exclusion For Designated Premises:

Exclusion For Designated Work:

Exclusion For all Hazards in Designated Farm Locations:

Special Deductible - Property Damage Arising From Your Milk:

**LEAD LIABILITY EXCLUSION APPLIES**

Description/Code	Premium Basis/ Exposure	Class Code	Rate Type	Premium
Farm Liability - Including Products	Farm Income-\$20,000 Livestock-50-Large		5	\$317
Personal Liability	RUSSELL ARBOGAST			\$152

**\*Total Premium Division V: \$469**

\* Division V Liability Premiums may be subject to Audit.

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DIVISION	PREMIUM
Equipment Breakdown	\$11
Broad Market	\$
Target Market	\$
Farm Business Income	\$
I Residence & Contents	\$927
II Building & Contents	\$239
III Farm Personal Property	\$2,553
IV Scheduled Personal Property	\$
V* Liability	\$469
<b>ESTIMATED ANNUAL SFP "10" PREMIUM:</b>	<b>\$4,199.00</b>
<b>WV Surcharge:</b>	<b>\$8.71</b>
<b>Expense Flattening:</b>	<b>\$160.00</b>
<b>Total Estimated Annual SFP "10" Premium:</b>	<b>\$4,047.71</b>

\* Division V Liability Premiums may be subject to audit as per policy language.

This is an illustration only. Please read your SFP"10" policy for specific details. A 25% downpayment is required. Payments may be made annually, semi annually, quarterly or in ten payments. An Account Bill Option is also available. Discuss with your agent the best plan for you. Make checks payable to Farm Family Casualty Insurance Company .