

WESTERN MUTUAL  
 BOX 279 BALATON MN 56115  
 (800) 658-2417

AND GRINNELL MUTUAL  
 REINSURANCE COMPANY  
 GRINNELL IA

DECLARATIONS  
 Page: 1 OF 4  
 Date: 03/30/2020

FARM PACKAGE POLICY

(FP )

Policy #: 44518  
 44518

Policy: FROM 04/24/2020 TO 04/24/2021  
 Period: 12:01 A.M. STANDARD TIME AT  
 THE RESIDENCE PREMISES.

Named : LOWELL MEIER  
 Insured : 2610 STATE HIGHWAY 62  
 FULDA MN 56131

Agency: FARMERS AGENCY OF AVOCA 7000  
 PO BOX 155  
 AVOCA MN 56114-0155

Phone #: (507) 425-2009

Phone #: (507) 335-7815

Coverage is provided where a premium or limit of liability is shown for the coverage. In case of loss, we cover only that part of the loss over the deductible stated. This declaration page with policy jacket, forms and endorsements, if any, issued to form a part thereof, complete the above numbered policy. These declarations replace all prior declarations.

INSURED COPY  
 RENEWAL

TOTAL ANNUAL PREMIUM: \$5,252.36 SEMI-ANNUAL INSTALLMENT  
 PREMIUM DUE ON EFFECTIVE DATE: \$2,626.18 COMPANY DIRECT BILLED  
 POLICY DEDUCTIBLE: \$1000

Perils Insured Against	Coverage	Premium	Billed
FIRE	\$1,055,684	\$1,905.16	\$952.58
WIND	\$1,045,684	\$3,122.62	\$1,561.31
FARM LIABILITY		\$224.58	\$112.29

\*\*\*\*\* COVERAGES \*\*\*\*\*

LINE	LIMIT	DESCRIPTION	DEDUCTIBLE	ITEM CODE
1.		* *** IN CONSIDERATION OF THE PREMIUM CHARGED, IT IS		
2.		* UNDERSTOOD THAT NO WOOD HEAT OR OTHER SOLID FUEL		
3.		* APPLIANCE IS USED ON THE PREMISE. UNAUTHORIZED USE OF		
4.		* WOOD HEAT OR ANY OTHER SOLID FUEL		
5.		* WILL VOID COVERAGES OF RESULTING FIRES ****		
6.		* DOES NOT APPLY TO APPROVED OUTDOOR WOODBOILERS!		
7.		*		
8.		< *** PROPERTY SECTION *****		
9.	432,000	* COMMANDER DWELLING 1,092 SF		A1S
10.		* SUPERIOR DWELLING DISCOUNT RY:2009		-NEHO
11.	324,000	* PERSONAL PROPERTY		C1S
12.		* ADDL LIVING EXP - ACTUAL LOSS SUSTAINED IN 12 MONTHS		D1SS
13.		< SPECIAL LIMITS FOR PERSONAL PROPERTY		345
14.		\$500 COVERAGE FOR FIRE DEPARTMENT FIRE CALL		345F
15.		GUARANTEED REPLACEMENT COST (DWELLING)		318
16.	10,000	* BACKUP OF SEWER AND WATER		-SW
17.	5,460	*< CLASS 2 OUTBUILDING - BROAD FORM - INCLUDES COLLAPSE		G2B
18.		STEEL BIN 3,500 BU.		
19.		DEBRIS REMOVAL		6S
20.	5,460	*< CLASS 2 OUTBUILDING - BROAD FORM - INCLUDES COLLAPSE		G2B

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LINE	LIMIT	DESCRIPTION	DEDUCTIBLE	ITEM CODE
21.		STEEL BIN 3,500 BU.		
22.		DEBRIS REMOVAL		6S
23.	5,460	* < CLASS 2 OUTBUILDING - BROAD FORM - INCLUDES COLLAPSE		G2B
24.		STEEL BIN 3,500 BU.		
25.		DEBRIS REMOVAL		6S
26.	20,579	* CLASS 2 OUTBUILDING - BROAD FORM - INCLUDES COLLAPSE		G2B
27.		< STEEL BIN 12,000 BU.		
28.		DEBRIS REMOVAL		6S
29.	20,579	* CLASS 2 OUTBUILDING - BROAD FORM - INCLUDES COLLAPSE		G2B
30.		< STEEL BIN 12,000 BU.		
31.		DEBRIS REMOVAL		6S
32.	6,646	* < CLASS 2 OUTBUILDING - BROAD FORM - INCLUDES COLLAPSE		G2B
33.		* STEEL BIN 3,250 BU. (2ND FROM THE EAST)		
34.		DEBRIS REMOVAL		6S
35.	25,000	< CLASS 2 OUTBUILDING - BROAD FORM - INCLUDES COLLAPSE		G2B
36.		GARAGE 50X26 C:F R:STEEL		
37.		DEBRIS REMOVAL		6S
38.	35,000	< CLASS 2 OUTBUILDING - BROAD FORM - INCLUDES COLLAPSE		G2B
39.		* MACHINE SHED 82X40 C:F R:ASPH RY:2017		
40.		DEBRIS REMOVAL		6S
41.	82,400	< CLASS 1 OUTBUILDING - SPECIAL FORM		G1S
42.		BARN/MAN CAVE 32X40 R:METAL		
43.		DEBRIS REMOVAL		6S
44.	83,100	* BLANKET FARM PERSONAL PROPERTY ** LIMIT PER HEAD**		FX
45.		\$2,000 CATTLE/ELK; \$1,000 HORSES; \$800 HOGS; \$400 SHEEP		LL
46.		CAB GLASS BREAKAGE (UNSCHEDULED FARM PERSONAL PROPERTY)		64FX
47.	82,600	* UNSCHEDULED FARM MACHINERY/SPECIAL FORM & NON DEPRECIATION		7BFS
48.		ADDITIONAL COVERAGE ON BLANKET		91W
49.		CLAIM FREE DECREASING DEDUCTIBLE		329
50.		CERTIFIED ACTS OF TERRORISM - PROPERTY		365
51.		FINANCIAL STABILITY RATING		USC10F
52.		POLICY FEE		PAF
53.				
54.		*** LIABILITY SECTION *****		
55.	300,000	A-FARM PERSONAL LIABILITY		LF
56.	600,000	A-FARM PERSONAL LIABILITY - ANNUAL AGGREGATE		LFA
57.	5,000	A-1 DAMAGE TO PROPERTY OF OTHERS		LPDPS
58.	5,000	B-MEDICAL PAYMENTS TO PUBLIC		MF

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LINE	LIMIT	DESCRIPTION	DEDUCTIBLE	ITEM CODE
59.	300,000	C-LIABILITY TO FARM EMPLOYEES-BODILY INJURY/EACH PERSON		LFES
60.	600,000	C-INSURED FARM EMPLOYEES - ANNUAL AGGREGATE LIMIT		LFESA
61.		EMPLOYERS BODILY INJURY - 0 TO 1 MAN-MONTHS		LPTI
62.	5,000	D-MEDICAL PAYMENTS TO EMPLOYEES-INCREASED LIMITS		LCMP
63.		PERSONAL INJURY ENDORSEMENT		LPI
64.		IDENTITY FRAUD EXPENSE-\$250 DEDUCTIBLE		LIFE
65.	15,000	IDENTITY FRAUD EXPENSE LIMIT-\$250 DEDUCTIBLE		LIFEL
66.		LIVESTOCK EXCLUSION ENDORSEMENT		LEX
67.		SEMI-ANNUAL BILLING FEE		-SA
68.				
69.				
70.		042401		NB
71.		***COUNTY/ZONE RATING FACTORS***		CZRF

THE FOLLOWING INDICATES CHANGES MADE ON THIS RENEWAL.

"\*" - INDICATES THIS LINE HAS BEEN CHANGED.

"<" - INDICATES THAT ONE OR MORE LINES THAT APPEARED ON THE  
 PREVIOUS DECLARATION PAGE HAS BEEN REMOVED.

\*\*\*\*\* DESCRIPTION OF PREMISES \*\*\*\*\*

LOC	DWG	BDG	ACRES	QTR	SEC	TWP	RNG	TOWNSHIP	COUNTY	STATE	INTEREST
1	1	0	80	SW	28	105	39	BELFAST	MURRAY	MN	OWNER
1			2610	STATE HWY	62			FULDA		MN	56131

TOTAL ACRES 80

INSPECTION DATE: 11/11/2019

FORMS ATTACHED:	DESCRIPTION	DESCRIPTION	DESCRIPTION
RC 90MN 07-08	GMIL 4688 01-20 *	RC 53MN 07-08	GMIL14425W 1-08
RC 318 07-18	RC 89 01-20 *	GMIL4686MN01-19	WM 345 06-19 *
RC 41P 07-18	RC 368 01-12	RC 660510 01-20 *	RC358 8-02
RC 88 01-20 *	RC277 7-08	RC 353 01-20 *	RC107 1-91
RC 95 07-18	WMFI100 10-99	WM 64 07-18	GMRC 2292 1-07
	RC 399 01-09	WM91 1-01	RC 329 MN 07-18

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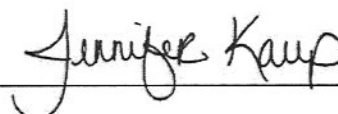
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RC 365 01-15	GMIL 4660 01-18	GMRC 2210P07-18	GMRC 2265 01-01
GMRC 2267 03-02	GMRC1990MN10-02	GMIL 4709 03-03	GMRC 1992 08-02
GMIL1957MN 1-16	GMRC 2229 07-18	RC 372MN 07-05	GMIL 4643 07-15
GMIL 7001 05-18	RC 435 07-12	RC 413 01-94	RC 417 01-10
RC 96 01-94	RC 660520 01-19	GMIL1957MN01-16	GMIL 4618 07-15
RC 4721MN 01-06	GMIL4728MN 1-07	GMIL 4791 10-11	GMRC 2269 01-15
RC 284MN 01-05	RC 364 MN 04-11	GMIL 4722 07-09	GMIL 4684 07-18
GMIL 4693 01-20 *	GMIL 4670 01-19	GMRC 1945 01-16	

"\*" - INDICATES NEW FORMS ON THIS RENEWAL.



AUTHORIZED REPRESENTATIVE

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COVERAGE F - UNSCHEDULED FARM PERSONAL PROPERTY (FP)

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THIS IS A FULL AND COMPLETE INVENTORY OF THE FARM PERSONAL PROPERTY. AT TIME OF LOSS, UNLESS SPECIFICALLY EXCLUDED ON THIS FORM, THE VALUE OF ALL FARM PERSONAL PROPERTY OWNED BY THE INSURED WILL BE INCLUDED TO ESTABLISH COMPLIANCE WITH THE 80% COINSURANCE CLAUSE.

NC.	DESCRIPTION	VALUE	NC.	DESCRIPTION	VALUE	NC.	DESCRIPTION	VALUE
							FARM MACHINERY & EQUIP'M'T	
82	LIVESTOCK		305	Hay		505	Tractor Massey 1100	6,000
			310	Hay		505	Tractor Massey 165	2,500
			315	Straw		505	Tractor Massey 210	2,000
105	Dairy Cows		320	Fodder/Silage		505	Tractor W/Loader 1135	10,000
110	EXCLUDE ALL LIVESTOCK		399	EXCLUDE ALL HAY, STRAW, SIL		506	Tractor Loader	
115	Bred Heifers		399			510	Garden Tractor	
120	Yearling Heifers			SUBTOTAL		515	Skid Loader	
125	Calves					516	Backhoe	
130	Feeder Cattle			GRAIN, FEED AND SUPPLIES		520		
135	Stock Cattle					525	Combine	
140	Bulls		405	Corn		530	Combine Head	
145	Registered Cattle		410			535	Swather	
155	Ewes		415			540	Picker/Sheller	
160	Rams		416	Grain		545	Other Self-Propelled	
165	Lambs		420	Soybeans		550		
170			421	Seed		555	Port. Elevator	
175	Sows		425	Wheat		560	Port. Auger 3	1,800
180	Boars		430	Cats		565		
185	Feeder Pigs		435	Sunflowers		570	Baler	
190			440	Dairy Supplies		571	Bale Feeders	
195	Horses		445	Farm Chemicals		575	Bale Racks & Trailers	
199			450	Veterinary Supplies		580	Bedding Chopper	
	SUBTOTAL		455	Fuel, Cil & Grease	500	585	Beet Defoliators	
			460	Paints		590	Beet Lifters	
	PCULTRY		465			595	Beet Planters	
			466			599		
205	Hens		470	Commercial Feeds		600	Beet Thinners	
210	Fryers		475	Ground Feed		601	Blade	
299			498	Misc. Farm Supplies		605	Blower & Pipes	
	SUBTOTAL		499			606	Cart	
				SUBTOTAL	500	607	Calf Huts-Poly	
	HAY, STRAW AND FODDER							

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NC.	DESCRIPTION	VALUE	NC.	DESCRIPTION	VALUE	NC.	DESCRIPTION	VALUE
610	Chisel Flow		709			806		
615	Chopper		710	Gravity Box Auger		810	Potato Digger	
620	Chopper Box & Wagon		715	Grinder Blower		814		
625	Corn Planter		720	Grinder/Mixer/Mill		815	Rakes	
630	Crop Sprayer		725	Haybine		819	Rock Box	
635	Cultipacker		729			820	Rock Picker	
640			730	Hay Baler		825	Rock Rake	
641			735	Hay Crimper/Bine		830	Roller Mill	
642			736	Hay Head		835	Rotary Tiller/Hoe	
645	Cultivator	1,000	740	Hay Rake		836	Rotary Cutter	
650	Cultivator, Field	2,000		Hay Conditioner		838		
653	Digger		743	Hay Conveyer		839	Scraper	
654	Drill		745	Hay Stacker/Loader		840	Seed Cleaner	
655	Drill Seeder		750	Hay Stack Mover		841	Semen Tank	
656	No-Till Drill		751	Harrow		845	Silage Wagon	
660	Disc		752	Hog Equipment		850	Silage Cutter/Blower	
665	Drag		753	Hog Feeder		851	Silo Unloader	
666	Feed Bunks		754	Hog Mover		855	Snow Blower	
667	Farrowing Crates		755	Land Leveler		856	Soil Saver	
668			760	Land Scraper		860	Sprayer	
	Portable Feed Mill		764	Lawn Mowers 6	40,000	865	Spraying Tank	
	SUBTOTAL	25,300	765	Livestock Trailer(Unlic.)		868	Swather	
			770	Machinery Trailer(Unlic.)		869	Unlicensed Trailer	
670	Feed Mixer		775	Manure Loader		870		
675	Feeder Rack & Wagon		780	Manure Pump		871		
680	Fert. Spreader		785	Manure Spreader		872		
685	Flail Chopper		790	Manure Stacker		873	Vaculator	
686	Forage Box/Wagons		791	Manure Tank		874	V-Ripper	
687	Forage Harvester		792	Milk Tank (Bulk)		875	Waterers	
688	Forage Mixer		793	Milking Equipment		876	Water Tank	
690	Grain Auger		794			877	Wet Holding Tank-Port.	
691	Grain Cleaner		795	Mower		878		
695	Grain Drill		796	Weeder		879	Wagon	
696	Port.Grain Dryer		797	Mulchers		880	Honey Wagon	
700	Grain Wagons		798			899		
701			799	Planter			TOOLS & MISC. EQUIPMENT	
705	Gravity Box & Wagon	1,000	800	Plows	500	901	Alternator	
706			805	Post Driver		902	Bldg/Fencing Materials	

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NC.	DESCRIPTION	VALUE	NC.	DESCRIPTION	VALUE	NC.	DESCRIPTION	VALUE
903	Chain Saw 2	200	916	Portable Heater	500			
904	Compressor	1,000	918				SUBTOTAL	57,300
905	Duals		920					
906	Engines & Motors		925	Power Tools		950		
907	Fuel Tanks	700	927	Power Washer		955	Wood Splitter	
907	Fuel Tanks LP	200	928	Saddles, Bridles, Tack		970		
910			929	Spare Parts		971		
911	Heathouser & Chains		930	Hand Tools-Misc Tools	12,000		Panel left	
912	Heat Lamps		935	Misc. Tools				
913	Hydraulic Cylinders		940	Welder	1,200		SUBTOTAL	
915	Port. Generator			Compressor				

TOTAL UNSCHEDULED VALUE: 83,100