

## Farm Safety Hints

### Fire Safety:

- Properly installed wiring
- Use of welders and lathes should be limited to areas which are free of clutter and flammable materials
- No trash burning should be done within 40 feet of any building
- Tractors and other motorized equipment should not be refueled inside a building or while hot or running.
- Fire extinguisher—all major equipment and buildings should have maintained fire extinguishers.
- Hay should be dry before storing in buildings
- Chimneys should be kept clean
- Heat lamps chained and properly wired.

### Lightning:

- Use of lightning rod systems, surge arrestors and proper grounding of appliances

### Wind:

- All roofing should be secure—asphalt roofing tabbed.
- Sliding doors on farm buildings should be kept closed and anchored at bottom.
- Loose building cladding re-nailed.

### Life Safety:

- All farm equipment should be properly lighted for night travel and equipped with SMV signs
- Children should not operate equipment
- All protector pulley and shaft guards in place
- Special care used when moving equipment near overhead power wires.
- Proper storage, identification and use of farm chemicals; appropriate gloves, goggles and boots must be worn.
- Locate underground wire and gas lines before digging.
- Extended hours of work can create carelessness—take adequate rest breaks.

**Farmers**, protect your investment! Farm buildings, machinery & livestock represent many years of investment, time and thousands of dollars.

Place your *trust* in a company that cares about Saskatchewan farmers!

Mennonite Mutual Fire Insurance Company of Saskatchewan (MMFI) is a general insurance company with its head office in Waldheim, SK, 55 kilometers north of Saskatoon. It is the original Saskatchewan based general insurance company, operating continuously since 1894.



We have been insuring farm property in Saskatchewan for over 100 years. We will continue to work hard at remaining current with the changing needs of all farmers, whether large or small.

**Head Office**  
Box 190  
Waldheim, SK S0K 4R0

04/10

# Farm Insurance

Mennonite Mutual Fire  
Insurance Company  
of Saskatchewan

**MMFI**  
SASKATCHEWAN

## About Insurance On Your Property

Insurance on your dwelling, farm buildings, farm machinery, live-stock and farm produce on a farm package policy is available as follows:

### Dwelling & Personal Property

#### Coverage:

- Pkg 1 - named perils on dwelling  
- named perils on personal property
- Pkg 2 - named perils on dwelling  
- comprehensive on personal property
- Pkg 3 - comprehensive on dwelling  
- comprehensive on personal property

#### Basis of Settlement:

- Dwelling Building - Optional Loss Settlement or Guaranteed Replacement Cost (if eligible)
- Personal Property - Replacement cost
- Deductible:  
Basic \$500  
Other deductible options are available

### Farm Buildings & Contents (Blanket or Scheduled)

#### Coverage:

Fire or Fire and Named Perils or Comprehensive Coverage

#### Basis of Settlement:

- 80% co-insurance applies  
Actual Cash Value  
Replacement cost if eligible for that coverage

#### Deductible:

- Basic \$250  
Other deductible options are available

### Farm Machinery (Blanket or Schedules)

#### Coverage:

- Fire, Lightning & Explosion  
Comprehensive Coverage

#### Basis of Settlement:

- Actual Cash Value  
80% co-insurance applies

#### Deductible:

- Basic \$250  
Other deductible options available

## Livestock

### Horses, Cattle, hogs, Poultry, Sheep, Bison

#### Coverage:

- Fire, Lightning, Explosion  
Floater—Broad Named Perils  
Blanket per class of animal  
Scheduled class or individual animal

#### Deductible:

- Basic \$nil  
Other deductible options available

### Specialized Risks

#### Barn & Livestock

#### Type:

- Hogs - 100 or more animals  
Dairy - 25 or more animals  
Poultry - 500 or more birds

#### Coverage:

- Barn - Fire  
- Fire and named Perils  
- Comprehensive coverage
- Livestock - Fire  
- Floater
- Business Interruption - Earnings or profits

#### Basis of Settlement:

- Barn - Actual Cash value  
- Replacement cost (if eligible)
- Livestock - Limit per animal  
- Market value

#### Deductible:

- Barn - Basic \$500  
- Other options available

### Insurance is also available for:

- |                               |                          |
|-------------------------------|--------------------------|
| Farm Hand Tools               | Irrigation Systems       |
| Farm Work Shop Equipment      | Fertilizer & Chemicals   |
| Loss of Use on Farm Machinery | Grain (incl. in transit) |
| Semen and Semen Container     | Fodder                   |
| Beekeepers                    | Seed Cleaning            |
| Business Interruption         | Farm Accident            |

### Liability Insurance:

- Basic \$1,000,000  
Options up to \$5,000,000

## Discounts Available

Age Discount (Citizens 50 & over) dwelling and personal belongings premium only  
Farm Package- entire policy premium—5%

Various discounts are available for those with one or no claims.

## Explanation of Terms

**Co-Insurance**—a provision in the policy to carry insurance to a certain percentage of the value or replacement cost of the property in order not to be co-insurer with the insurance company.

**Actual Cash Value**—the depreciated value of property.

**Replacement Cost Insurance**—Settlement based on replacement cost without depreciation being taken if the property is actually replaced.

**Guaranteed Replacement Cost**—If property is insured to 100% of replacement cost, the insurer agrees to replace the property even if the costs are more than the amount of the insurance purchased (eligible dwellings only).

**Optional Loss Settlement**—The Insured has the option to replacement cost settlement provided replacement is made on same site with due diligence.

*This brochure gives a general description of farm coverage available. Policy limitations and deductibles apply as per policy wordings.*

