

Coverage for your country life.

COUNTRYCHOICE®

SMALL FARM AND RURAL ACREAGE
COVERAGE OVERVIEW



Small farms and rural acreages don't need the same insurance protection as traditional production farms — but that doesn't mean they don't have their own unique set of risks.



Nationwide®
is on your side

Many rural home owners believe a homeowners insurance policy provides adequate coverage. But if you live on a farm or acreage, you may have additional insurance needs. Consider a farm policy if you have a barn or outbuilding, farm equipment, livestock or receive revenue from farming or ranching.

Ask us about CountryChoice®

CountryChoice offers the following coverages for small farms or rural acreages:

- Farm or rural home, barns and farm buildings
- Harvested farm products
- Farm machinery and equipment — like tractors, garden tractors and lawn mowers
- Products damaged while in transit

CountryChoice® also offers:

Property protection

- Your home and its contents
- Refrigeration failure for household contents
- Direct physical loss coverage on farm machinery and farm implements
- Cab glass breakage with no deductible
- Borrowed farm machinery
- Scheduled farm personal property, including machinery and livestock
- Replacement cost on qualified homes and farm buildings
- Tools and equipment of all kinds, including computers
- Hay, straw, fodder and other farm personal property you specify
- Some coverage for trees, shrubs and plants

Optional property coverages

- Broad or special farm coverage for homes/houses and personal property
- Replacement cost on contents
- Scheduled coverage for jewelry, electronics, firearms, furs, silverware, antiques or collectibles
- Earthquake
- Collapse of qualified farm buildings
- Farm interruption, including loss of income

Liability protection

CountryChoice may cover your defense costs and court judgments up to your policy limits for covered losses. It may also provide for medical expenses if people are injured on your farm or ranch. *(Subject to policy limits.)*

Optional liability coverages

- Additional residences rented to others
- Off-premises recreational vehicle operation
- Personal medical payments for named individuals
- Incidental operations
(like snow removal or lawn mowing)
- Office, professional, private school or studio use

Coverage add-ons (endorsements)

- Damage to the property of others
- Incidental custom farming
- Personal and advertising liability
- Neighborly exchange of labor

How we became the #1 Farm Insurer

Nationwide's commitment to agribusiness can be traced back to 1909 when farmers and co-op leaders saw a need for affordable insurance for grain elevators. With over a century of experience, we've learned a lot about the best ways to protect farms and acreages like yours.

We're here to help.

For more information, a free insurance review or to get a quote, contact us today.

AGENT
PHOTO

<Agency Name>

<Agent Name>

<Address 1>

<Address 2>

<City, State Zip>

<Phone 1>

<Phone 2>

<Email>

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