

Westfield's Farm Insurance Program

Farm Property Coverages

Our Farm Insurance Program includes property coverages that protect your dwelling and household personal property, farm personal property, plus barns, stables, silos and other structures, including:

- Dwelling, personal property, additional living expenses
- Farm equipment
- Barns, stables, silos and other farm structures

Farm Liability Coverage

Our farm liability insurance protects you against injury and property damage, medical payments, advertising injury and farm pollution, including:

- Bodily injury and property damage liability
- Medical payments
- Personal and advertising injury liability
- Limited farm pollution liability

Comfort Coverage (Included at no additional cost)

- Ordinance or law
- Borrowed farm machinery
- Livestock insurance
- Private power and light poles
- TV antennas, towers and satellite dishes

Property Optional Coverage

Increase the amount of property coverage your farm insurance program provides, by selecting from any number of additional coverages, including:

- Expanded replacement cost for dwellings
- Coverage for special causes of loss on household personal property
- Backup of sewers, sump pumps and drains
- Scheduled and unscheduled farm personal property
- Borrowed farm machinery - additional limits
- Coverage for farm personal property during peak season
- Reproductive materials coverage
- Spoilage coverage
- Suffocation of poultry and livestock
- Outbuilding coverage available on a blanket basis
- Replacement coverage on barns, outbuildings and confinement structures
- Farm earnings and extra expense
- Earthquake
- Expanded property coverage endorsement
- Equine expanded coverage endorsement
- Recreational vehicles
- Theft of building materials

Liability Optional Coverages

Extend your liability coverage to include exposures specific to your farm, including:

- Custom farming
- Business activities
- Animal care, custody and control
- Equine activities
- Recreational vehicles
- Employers liability (where applicable)