

**OPTIONAL  
FARM COVERAGES**

- BARNs
- SILOS
- FARM BUILDINGS
- MACHINERY
- LIVESTOCK
- ADDITIONAL DWELLINGS
- MOBILE HOMES
- HAY
- GRANARY
- TOOLS
- IMPLEMENT SHEDS
- GARAGES
- FARM LIABILITY
- AVAILABLE ALL RISK  
COVERAGE ON  
MACHINERY AND FARM  
BUILDINGS
- OTHER OPTIONAL  
COVERAGES ARE  
AVAILABLE



**Farmers Mutual Insurance  
Company**

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20 Moran Circle  
Fairmont WV 26554  
Phone: 1-800-654-0147  
Fax: 304-366-5456  
[www.farmersmutual.com](http://www.farmersmutual.com)



**FARMOWNERS  
PROGRAM**



Farming in West Virginia is a time honored way to earn a living. It takes knowledge and skill to run a successful farm, whether it is a small farm with a few head of livestock, or a larger, more diversified farm. Farmers Mutual has been insuring West Virginia farms for over one hundred years, and we understand the special needs of farm owners.

We have skilled underwriters who are adept at customizing policies to fit the individual needs of each farmer. We offer competitive rates, personal contact with trained staff, and in-house quoting. This enables us to structure policies unique to each farm owner's needs. We can format a single policy that covers your home and personal property, as well as barns, farm structures, and additional farm dwellings. Unlike some companies, we will insure only the structures you wish to insure on the property. It is not required that each structure be insured. We also insure mobile homes that are primary dwellings.

This single policy also affords coverage for Farm Personal Property, which includes but is not limited to farm supplies, machinery, tools, and livestock. You have the option of scheduling specific Farm Personal Property, or simply purchasing blanket coverage for your property. The



choice is yours, and we can help you determine which option best suits your needs.

Our Farmowners Policy also includes liability coverage that covers you for bodily injury or property damage to others. Additionally, the Farmowners Policy has an optional increased liability limit of \$500,000.00 available.

Farmers Mutual has a trained and experienced staff to handle your claims promptly and fairly in the event of a loss. Personal contact with the Insured facilitates an understanding of the claims



process, and timely handling allows for a rapid recovery from loss. We work very hard to ensure you get back to normal as quickly as possible.

West Virginia is proud of its farming heritage, and Farmers Mutual is proud to insure West Virginia's farmers. Make sure you are getting everything you need from your Farmowners Policy. Contact your local Farmers Mutual agent, and let us create a policy that fits your unique needs.

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