

# SILA: Farmowners-Ranchowners Coverages

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## Course Description

Agricultural production is inherently risky; the topic of agriculture generally, and agribusiness in particular, is vast and complex. This course provides agents with information about insuring agribusiness risks with respect to the farm itself, crops, and related exposures. Not only is farming considered one of the most dangerous occupations from a Workers' Compensation perspective, agribusiness operations have the potential to suffer losses that affect every insured within a very large geographical section of a county, state, or region of the United States.

## Chapter 1 Agribusiness

Introduction; Sources of Agribusiness Risk; Eligibility; Public Protection Classification (PPC) Program

## Chapter 2 Farm Property Insurance

Farm Property Coverage Form; Farm Provisions Form; Coverage for Farm Dwellings, Appurtenant Structures, and Household Personal Property; Coverage Extensions; Additional Coverages; Farm Personal Property Coverage Form; Coverage Extensions; Additional Coverages; Coverage for Barns, Outbuildings, and Other Farm Structures; Livestock Coverage Form; Equipment Breakdown Insurance

## Chapter 3 Farm Liability Insurance

Liability Overview; Farm Liability Coverage Form; Medical Payments Coverage; Limits of Insurance; Farm Umbrella and/or Excess Liability; Workers' Compensation Insurance

## Chapter 4 Crop Overview

USDA's Risk Management Agency; Crop Risk Management; Evolution of Crop Insurance; Federal Developments; Types of Crop Insurance

## Chapter 5 MPCl: The Insurance Cycle

The Yearly Insurance Cycle; Determination of Insured Value

## Chapter 6 Crop Insurance Policies

RMA Insurance Plans, Options, and Endorsements; Prevented Planting Provisions; Crop Insurance Premiums; Other Plans of Insurance; Crop Insurance Claims; Insurance Producer Responsibilities