

Prominence+ Dairy Program



HEARTLAND
FARM MUTUAL



Superior coverage in an all-inclusive farm policy

Prominence+ Dairy Program Features

Heartland's Prominence+ Dairy Program is specially designed to meet the total insurance needs of today's **Dairy Farm Operations** using Broad Form, Blanket Coverage.

Coverage includes:

Outbuildings

- Replacement cost
- Inflation guard
- Same-site rebuilding clause removed
- Debris removal over & above blanket limit

Livestock

- Entrapment, physical injury
- Bloat, hardware
- Emergency vet services
- Dead stock removal
- In transit
- Animal birth available (\$)

Farm Machinery & Equipment

- Replacement cost on equipment up to 5 yrs
- Loss of use
- Non-owned farm machinery

Produce

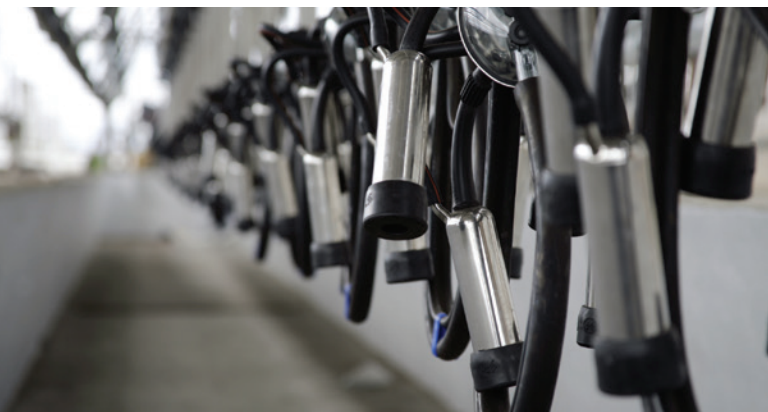
- Milk contamination
- Harvested produce
- Refrigerated produce
- Unharvested produce (Fire & vandalism)
- Livestock medicine

Liability

- Farm and Personal Liability:
\$2,000,000 (higher limits available)
- Limited Pollution Liability:
\$2,000,000/\$3,000,000 aggregate
- Includes extensions to cover:
 - Pool, hot tubs and ponds
 - Additional dairy locations
 - Milk contamination
 - Custom farming up to \$10,000 receipts
(excluding spraying)

Also includes:

- Equipment breakdown
- Loss of income (Actual Loss Sustained)
- Farm fences, gateways, driveway materials
- Disappearing deductible
- Extension of coverage on many items



For more information on specific coverages, contact your nearest Heartland insurance broker or agent.

Note: This brochure does not form part of the insurance policy. Complete details of coverage and limits are set out in the policy.

Serving rural Ontario for over 140 years

Specializing in farm and rural insurance

Knowledgeable and experienced staff

24-hour claims service

Focus on loss prevention

Heartland Farm Mutual also offers insurance for:

Farm

Residential

Home-Based Business

Automobile

Hobby Farm

Antique Tractors

Commercial Business

Agribusiness and Rural Protection

For more information contact your nearest

Heartland insurance broker or agent.

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