

Hobby Farm Package



HEARTLAND
FARM MUTUAL



All the benefits of a residential policy
PLUS farm liability and other essential
farm coverages

Hobby Farm Package

Part-time Interests Need Full-time Protection

Hobby Farm owners have unique exposures that are excluded on a residential insurance policy yet may not require the many coverages associated with a working farm. This policy combines all the protection you need in one cost-effective package.

Eligible

- Up to 100 acres
- Maximum farm income \$10,000 per year
- No more than 10 head of livestock
- Dwelling built after 1980 or fully updated
- No custom farming
- No horse boarding, training or riding facilities

Residential Coverages

- Comprehensive coverage on dwelling
- Guaranteed replacement cost (not applicable to log or timber frame)
- Single inclusive limit
- Contents include saddle, harness & tack

Farm Coverages

- Broad form coverage
- \$25,000 combined limit on farm equipment, produce and livestock
- \$25,000 limit for farm outbuildings
- Increased limits available

Liability Coverages

- Personal and farm liability \$2,000,000 (higher limits available)
- Includes farmers limited pollution liability

Available Discounts

- Higher deductibles
- Mature policyholders
- Mortgage free
- Central alarm
- Claims free
- Geothermal heat
- More!



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.

100 Erb Street East, Waterloo, ON
N2J 1L9 Canada

tel: 519-886-4530

toll free: 1-800-265-8813

fax: 519 746-0222

682794 Road 68, RR4
Box 430, Thamesford, ON
N0M 2M0 Canada

tel: 519-285-2916

toll free: 1-800-461-6933

fax: 519-285-3099

heartlandfarmmutual.com

 @HeartlandMutual

Printed in Canada 01/2016