

# Farm Insurance

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## It is Your Livelihood. Make Sure It is Protected

Whether you are a local grower or a large cultivator, we understand the value of insuring your greatest asset. At eSummers Insurance Agency, we are dedicated to providing the agricultural coverage and services you need to keep your farm or ranch protected – so you can focus on maintaining a smooth operation.

We know that you work hard as a farmer, and at eSummers Insurance Agency we want to extend that same courtesy to you by keeping your farm and everything on it insured. Our insurance specialists are sensitive to your individual needs and will work with you to find a policy that best suits your farm or ranch.

Designing a specific policy with us gives you the options of coverage in the following areas:

- Crop Insurance
- Farm Owners Insurance
- Farm Livestock Insurance
- Equine Insurance
- Farm Equipment Insurance
- Farm Dwelling Insurance
- Farm Structures Insurance
- Farm Auto Insurance
- Farm Umbrella Insurance
- Farm Liability Insurance



## Why Farm Insurance?

Your farm is your livelihood, and you can never be too cautious. Since an accident can happen when you least expect it, it is important to be prepared when potential problems arise. By being proactive with a proper farm policy, your equipment, buildings, and even lost income can be covered in the event that an unforeseen circumstance disrupts your operations.

You've worked hard to build your farm into a business. eSummers Insurance Agency will work even harder to ensure that your business is protected.

We provide insurance solutions for farmers near San Diego, Ventura, Temecula, Aguanga, Coachella Valley, and Felton.

## Our Farm Insurance Coverage Options Include:

### Farm Owners Insurance

## You Have Made It Your Living. Keep It Protected

There are probably a lot of reasons for why you chose to make your living on the farm – from the independence and freedom that comes with owning your own business to knowing the value of a hard day's work. At eSummers Insurance Agency, we are in the business of seeing yours succeed. We know that your farm or ranch provides a valuable service to the community, and we would like to return the favor by offering you the comprehensive protection you deserve.

A Farm Owners policy from eSummers Insurance Agency is an all-inclusive and customizable insurance solution to secure your land, your property, and your finances against a number of inevitable situations that can arise on your farm. The basic package includes property coverage for your dwelling, personal property, and other structures, as well as the added peace of mind that comes with comprehensive liability coverage.

## Dwelling

For most people, a farm is more than a place to work – it is also where you lay your head after a long day. Under the **dwelling** portion of your Farm Owners policy, eSummers Insurance Agency will help pay for damages to your home and any attached structures for all accidents and perils included in your policy.

## Personal Property

Your Farm Owners policy also covers losses that may arise due to the damage or theft of personal belongings such as clothing, electronics, or home appliances. Items used in daily farm operations such as machinery, automobiles, and animals are not eligible for coverage under the personal property section of your policy, as they require additional protection.



## Liability

Liability protection from eSummers Insurance Agency helps pay for legal fees, medical expenses, and other losses that you may be held liable for, that result from covered injuries or damage to other people's property. Further coverage options, including employee injury liability, are available for an additional premium.

## Farm Livestock Insurance

### Animals Are Assets Too



As the owner and operator of an independent farm or ranch, you have made a number of investments into your agribusiness – equipment, machinery, and crops. Livestock is also a big investment for farmers and ranchers alike, and like any financial asset, you will want to ensure a high-level of security and protection – so your animals will stay covered.

At eSummers Insurance Agency, we know that the health and safety of your animals directly affects the health and profitability of your farm. Livestock Insurance can protect you and your farm against the financial losses that could occur if your animals are harmed or killed as a result of a covered accident such as a fire, blizzard, or other natural disasters – even when your animals are in transit.

Livestock Insurance policies will vary from person to person, farm to farm, and animal to animal. The insurance value of each animal is usually its purchase price, but other factors such as performance level or value of your animal's offspring can increase that value. A specialist at eSummers Insurance Agency can help you determine the right amount of coverage at a price that meets your needs.

## Equine Insurance

### Live to Ride

You've spent time training, taking care of, and most likely competing with your horse. And as a proud owner, it is up to you to ensure its safety and well-being. Since your horse represents both a financial and emotional investment, medical expenses can be costly.

An Equine Insurance policy from eSummers Insurance Agency provides coverage for a variety of costs and expenses related to the upkeep of your animal. Our policy options include:

- **Full Mortality and Theft** – to insure your animals against death as a result of injury, illness, disease, humane destruction, transportation, or theft.
- **Major Medical Coverage\*** – to provide reimbursement for the cost of medical and surgical bills caused by accident, sickness, or disease.
- **Loss of Use** – for compensation in the event your horse becomes totally and permanently unable to perform the duty for which it was insured.
- **Stallion infertility** – for coverage in the event your stallion becomes permanently incapable of producing offspring due to an accident, illness, or disease.



Finding the right coverage options for your horse does not have to be difficult. At eSummers Insurance Agency, one of our insurance specialists can help educate you on the different coverage options and rates available for your special animal, and together you can build the perfect policy that fits the needs of you and your horse.

*\*Major Medical Coverage is an addition to the Full Mortality policy and cannot be purchased alone.*

## Farm Equipment Insurance

### Keep Your Equipment Running Strong



As a farmer, you rely on your equipment to run like clockwork. But in the event of equipment breakdown or failure, it can be difficult and expensive to repair. Damaged or broken equipment can easily cost thousands of dollars to replace, which is why Farm Equipment Insurance is just as important to your agribusiness as the equipment itself.

At eSummers Insurance Agency, we are dedicated to the success of your farm or ranch, and we understand that equipment breakdown can mean lost income. That is why we design comprehensive insurance policies to keep farms running smoothly in the event of an accident. Equipment breakdown coverage goes beyond your standard Property Insurance policy to protect against damage caused by power surges, mechanical breakdown, motor burnout, and even operator error.

Equipment and machinery included under a Farm Equipment Insurance policy includes, but is not limited to:

- Heating and Cooling Systems
- Production Equipment
- Boilers, Pressure Vessels, and Water Heaters
- Pumps
- Electrical Distribution Systems
- Refrigeration Equipment

Contact eSummers Insurance Agency today to find out how a Farm Equipment Insurance policy can keep the productivity of your farm moving.

# Farm Dwelling Insurance

## It is More Than A Farm. It is Your Home

Operating a farm or ranch is a unique business in many ways. One big difference from most other jobs is that many farmers do not just work on their property - they live there too. And having the right protection depends on the situation of each individual family.

While not as comprehensive as a complete Farm Owners policy, some people may find that Farm Dwelling coverage is enough to meet their needs.

Dwelling Insurance from eSummers Insurance Agency protects the building you live in and any attached structures, including rental properties, by helping to pay for damages that result from a covered incident. Depending on your specific policy options, it can also include additional coverage for personal property or provide additional living expenses if your home becomes uninhabitable due to a covered loss.

Other insurance provisions such as Liability or Medical Payments coverage are not included in a Farm Dwelling policy, so if you are looking for a more complete solution for all your Farm Insurance needs, a comprehensive Farm Owners policy may be the right choice for you. Talk to a specialist at eSummers Insurance Agency to learn more about how our insurance solutions can best benefit your agribusiness.

# Farm Structures Insurance

## Secure Your Farm From the Ground Up

As the owner of a successful agribusiness, your farm or ranch contains some of your biggest physical assets. Barns, machine sheds, and granaries are essential elements that keep your farming operations running smoothly. But, in the event of a disaster, the loss of important property can disrupt business and be financially devastating.

Protecting your buildings and your livelihood is easy with a Farm Structures policy from eSummers Insurance Agency. This coverage helps pay for the accidental loss of property used for farming purposes due to a variety of perils such as fires and some natural disasters.

At eSummers Insurance Agency, we strive to meet all of your insurance needs around the farm. In addition to securing your important farm structures, we also offer impressive solutions to protect the expensive machinery and equipment vital to your day-to-day operations. Talk with one of our professional insurance specialists to learn more about our farm insurance options and how we can tailor the perfect package for you and your business.



# Farm Auto Insurance

## Stay Safe Both On and Off the Farm

Whether you're hauling grain or transporting livestock, the vehicles you use around the farm are a vital part of your day-to-day operations, and you cannot afford for them not to be working properly. With a Farm Auto

Insurance policy from eSummers Insurance Agency, you can protect everything from your personal truck or car to the trailer you use to deliver and transport your valuable goods.

Even if you take good care of your farm equipment, some situations are simply out of your control such as road conditions, bad weather, and other drivers. And in the event that something should happen, that is where your Farm Auto Insurance comes in. At eSummers Insurance Agency, we will help you create a policy to fit your unique insurance needs.

Whether you rent or own your farm vehicles, you can still get the same great coverage with benefits that can include:

- Auto Liability
- Medical Payments
- Collision Coverage
- Uninsured & Underinsured Motorist Coverage
- Extended Coverage for employees using their vehicles for farm operation

At eSummers Insurance Agency, we believe that your Farm Auto Insurance policy should work for you. Contact one of our local insurance specialists to learn more about what we can do for the security of your agribusiness.

## Farm Umbrella Insurance

### Extra Security to Protect your Hard Work

*eSummers Insurance Agency provides umbrella insurance policies to farms, ranches, and agribusiness operations facilities in San Diego, Ventura, Temecula, Aguanga, Coachella Valley, Felton, and surrounding areas.*

eSummers Insurance Agency knows that your farm is your business. And like any business owner, you are faced with a certain amount of risk and uncertainty in your day-to-day operations. If an accident happens, in most cases, your standard farm owners insurance liability should take care of you. But when serious situations arise, you will want to make sure your business is protected.

Chances are your basic policy liability limits are not enough to cover every potential accident - including serious accidents that come with serious expenses. A Farm Umbrella policy from eSummers Insurance Agency picks up where your other liability coverage stops. It can be an affordable way to provide an extra layer of protection against claims of bodily injury and property damage in scenarios such as:

- An accident on your farm that leaves multiple workers in need of costly medical attention
- If a farm animal escapes and causes an accident or serious damage to another's property
- If someone sues you for damages resulting from an illness from your products

At eSummers Insurance Agency, our team of farm insurance specialists is dedicated to keeping your farm up and running, even after an accident. With the right farm umbrella coverage options, your business will not have to miss a beat. And, as always, with our 24/7 dedicated claims service, you can rest assured that our professionals will be there for you when you need it most.

## Farm Liability Insurance



### Safety and Reassurance On Your Farm

A great amount of responsibility goes into running a farm or ranch. From the operation of farm machinery and equipment to the sometimes unpredictable nature of barnyard animals, farmers are subject to a much higher risk of liability than other property owners. eSummers Insurance Agency understands this risk, and is proud to offer complete liability protection for you and your agribusiness.

Under a standard Farm Liability Insurance policy, eSummers Insurance Agency will help cover the expenses in which you become legally obligated to pay for bodily injury claims on your property and damages to another person's property as a result of a covered accident.

Some common liability expenses covered under your policy include:

- Attorney fees and court costs
- Medical expenses for people injured on your property

- Injury or damage to another's property caused by your animals
- Other claims for injury resulting from specific farm operations

eSummers Insurance Agency is committed to serving you. That is why we strive to offer insurance solutions to meet the individual needs of you and your business. There are a number of factors that may influence the type of coverage you'll need, such as the size and type of your farm. Our farm insurance professionals will help you design the right policy to ensure that all of your special interests are protected.

## Get a Quote

**INSTRUCTIONS:** Click the “**Get A Quote**” button in the top menu bar on our [website](#), **fill out the form** and “**Submit**” or contact us at [quote@esummersinsurance.com](mailto:quote@esummersinsurance.com).

For all your insurance needs! No need to be hassled, leave the home, or pay more. Find out what you've been missing simply by filling out the quote form (attached). The small amount of time it will take to fill out each quote form could end up saving you BIG money in the months to come!

We're dedicated to providing quality insurance products that keep you protected. To request a quote, simply fill out the form below, choose your product of interest, and submit your request as instructed. One of our helpful agents will then contact you to discuss your needs. We appreciate your interest in eSummers Insurance Agency!



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