



Indiana Farmers
Insurance™





We are a member service company.
We only exist to serve you.



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Indiana Farmers Insurance is a mutual insurance company and exists only to serve our customers. We have no stockholders who expect a return on their investment. We focus exclusively on the financial protection of our policyholders and are not burdened by the expectations of the financial markets.

All this means that when you buy a policy from Indiana Farmers Insurance, your premiums only go to pay for losses and to operate the company.

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We are Midwesterners.

Indiana Farmers Insurance knows insurance, but just as important we know the Midwest. We know its values - they're the same by which we run our company.

To us, people and relationships really matter, and there's a certain respect and appreciation that everyone in the company feels for each other, our agents, and you.



Our goal is to create the ultimate customer experience for you.

We want insurance to work for you. So, we invest in listening to you to understand your expectations; to make everything simple and easy; to put your experience first and foremost.

"Indiana Farmers Insurance has taken care of our insurance needs for many years to our complete satisfaction. No problems."

~ Rex S., Middletown, Indiana





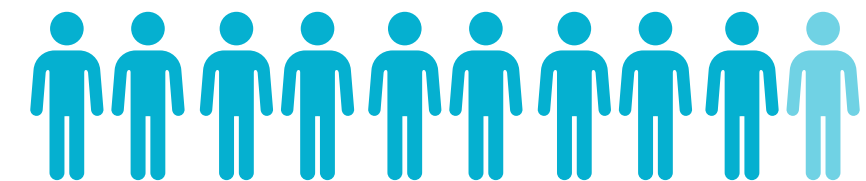
We partner with only the best agents.

Insurance can be complicated so it is important to have a trusted expert who will guide you through your insurance experience. We partner with only the best agents, and like us, most of our agencies have been serving customers for generations.



You can expect the highest level of service from us.

We will respond with urgency and attentiveness if you need assistance or have a claim.



84%

of members who make a claim rate us 9 or 10 (on a 0 to 10 point scale).





Since 1877

We've been insuring Midwesterners for more than 140 years. While this doesn't necessarily make us better, our longevity comes from sticking to a set of solid core values and sound business principles.

"I would recommend Indiana Farmers Insurance to everybody. I appreciate their honesty."

~ John R., Terre Haute, Indiana

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Strength, Stability

Our core business objective is to be there when you need us most. We work hard to maintain the financial strength and stability to pay claims now and for years to come. You can rest easy knowing that A.M. Best, the financial rating company that evaluates insurance company performance, continues to give Indiana Farmers an "A" (Excellent) rating.

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Your Farm

Whether your farm is your business, your hobby, or your passion, you and your farm are one of a kind; each is unique and requires just the right insurance coverage options. Indiana Farmers Insurance has been protecting farmers for more than 140 years and together with your agent we will deliver insurance coverages that meet your needs.

Your coverage starts with your house, barns, and other structures. We can protect those from just about anything.

Your Equipment

You depend on your equipment. Our farm policy not only provides protection for your equipment, but we can take it a step further.

For example, you can choose coverage which will cover rental costs for temporary equipment needed to continue farming if your own equipment is damaged and covered by the policy. We can provide reimbursement for losses to some newer equipment without depreciating its value if repairable. We can cover damage on some machinery from floods and even damage from pests such as mice and raccoons. And, by selecting **Equipment Breakdown Coverage**, you will rest easier knowing you're covered for mechanical breakdown.

Finally, we take care of simple things not automatically included by other insurance companies. For example, we cover damage if your combine ingests a rock and we take care of cab glass damage.



Your Animals

If you are a **contract grower** you face several risks associated with animals in your care. Not only will we protect you from fire, smoke, or suffocation, we will take things a step further by broadening the perils insured against. We'll even cover relocating animals if necessary, with extra expense coverage.

If you have a child who participates in 4-H or other livestock events, your Indiana Farmers Insurance policy can cover those animals when they are at those events.

Your Employees

A farm is one of the most dangerous places to work in the country. If you have employees, we can take care of their injuries with **workers compensation*** insurance.

Employment Practices Liability Insurance provides coverage to protect you from lawsuits brought against you by one of your employees.

Your Vehicles

Whether it's your personal car or truck or vehicles used on the farm, our **personal and commercial auto insurance policies** have you covered.

**Available in Indiana, Illinois, and Kentucky*



Your Environment

Just as farms can be hazardous work environments, they can also present several hazards to the environment. Fertilizer spills, crop over sprays, and manure spills are just a few examples which can create costly and sometimes long-term pollution cleanup costs. Ask your agent about **Farm Pollution Liability Coverage** and help avoid the mess.



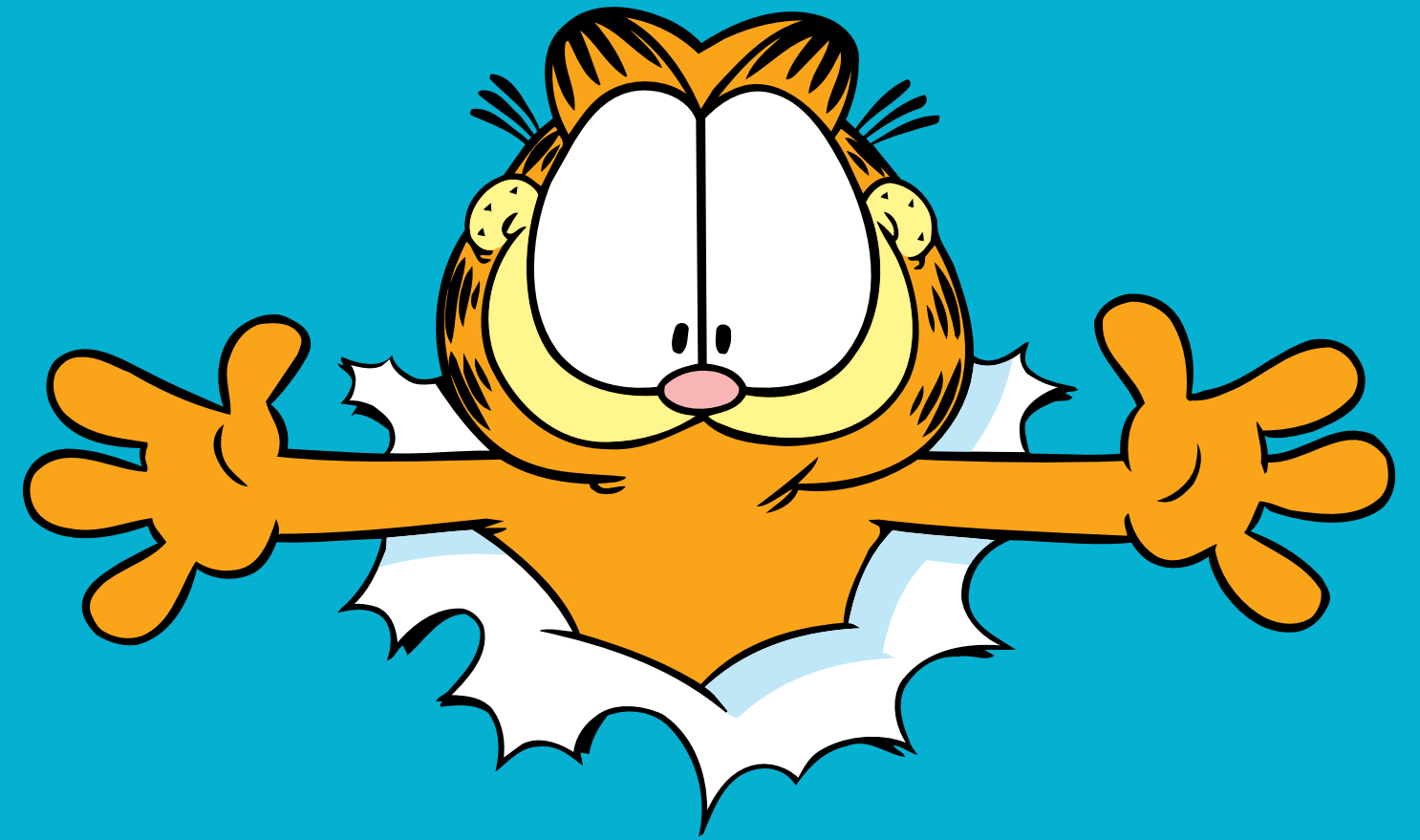


Your Bottom Line

Your bottom line depends on a healthy top line, and a loss to farm property, equipment, or animals can mean an interruption of your farm's revenue stream. **Farm Income Coverage** can help you maintain your cashflow until you're back in business.

Your Options

Beyond the basics, we have many other coverages available to match your needs. Your Indiana Farmers Insurance agent is a pro and can tailor just the right coverages for your farm.



Insurance products are subject to terms, conditions and exclusions not described in this publication. The information in this publication concerning insurance policies and other products is intended to give you an overview of the policies and products offered by Indiana Farmers Insurance. None of the information—including any policy or product description—constitutes an insurance policy. The policy contains the specific details of the coverages, terms, conditions and exclusions. Coverages and their availability may vary by state.

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