

<b>Most common insurance coverages</b>			
<b>Most common forms of insurance</b>	<b>Definition</b>	<b>Policy found under</b>	<b>Cost</b>
Home Insurance	Coverage for the physical loss of property owned, rented or leased. Includes liability coverage.  Can be extended for business operations. Most home business policies can include coverage for property, crime, liability, fidelity and loss of income.	Home Insurance Policy	Flat rate. Home business package cost is based on what type of business is being operated out of the home.
Loss of Income/ Business Interruption	Coverage for loss of income due to an insured peril, i.e. fire.  This coverage is often overlooked and is one form of coverage you cannot afford to be without.	Property Insurance Policy	\$x per \$100
Farm Insurance	Covers loss of or damage to buildings and personal property. May include outbuildings, equipment and livestock.  Includes liability coverage for farm operations and can be extended to include a business operated on the farm (other than a typical farming operation).	Farm Insurance Policy	Cost dependent on operations
Business/ Commercial Insurance	Covers loss of buildings, stock, equipment and commercial general liability. Coverage can be added for loss of income and crime.  Can be purchased as a package or each can be purchased separately.	Business/Commercial Insurance Policy	Cost dependent on operations
Vehicle Insurance	There are three parts to vehicle insurance: 1. liability 2. accident benefits 3. damage to the vehicle itself  Vehicles being used for business purposes need to be disclosed to your insurance carrier.	Automobile Insurance Policy	Premiums are dependent upon your 'rating' or driving record as well as the vehicle you are driving.

*The following is a guide to the different types of insurance coverage for your farm direct marketing or ag tourism business. Check with your insurance carrier for additional details.*

*The cost category is a guide to how premiums are arrived at. Individual circumstances will vary, resulting in different rates and different coverages. Check with your insurance carrier.*