

Rockford Mutual Insurance Company (RMIC)

was incorporated in 1971 under the laws of Illinois

to become the successor to Rockford Farmers

District Mutual Tornado Insurance Company,

which was organized in 1896.



RMIC primarily writes automobile, liability,

homeowners, farmowners, and commercial

multiple peril in Illinois, Wisconsin and Indiana.

Policies are produced through local independent

insurance agents.

HISTORY



Rockford Mutual Insurance Company has provided dependable service to policyholders for more than 100 years and we look forward to serving you.

FARMOWNERS INSURANCE

Putting Lives Back TogetherSM

www.rockfordmutual.com



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RATED A- (EXCELLENT) BY A.M. BEST COMPANY

The information contained in this brochure is designed for advertising purposes only and in no way alters, modifies, or extends the terms, coverages, conditions, and exclusions contained in your policy. Please refer to your policy for specific details. If there is a conflict between this brochure and your policy, your policy provisions will prevail.



Rockford Mutual Insurance Company provides farmowners insurance for you whether you own or rent your farm. We provide coverage for your home, buildings, personal property, farm property, and livestock on AALS coverage forms.

If you are a farmowner, Rockford Mutual provides protection for your farm and property against such perils as:

- Fire or Lightning
- Windstorm or Hail
- Explosion
- Riot or Civil Commotion
- Aircraft Damage
- Vehicle
- Smoke
- Sink Hole Collapse
- Volcanic Action
- Vandalism
- Theft
- Falling Objects
- Weight of Ice, Snow or Sleet
- Sudden or accidental tearing apart, burning or bulging
- Accidental discharge of liquids steam
- Freezing
- Sudden and accidental damage from electrical currents

COVERAGES PROVIDED

Section 1 Property Coverages

- Residence (Covg. A)
- Related private structures (Covg. B)
- Personal Property (Covg. C)
- Additional living costs and loss of rent (Covg. D)
- Farm barns, buildings and structures (Covg. E)
- Scheduled farm personal property (Covg. F)
- Unscheduled farm personal property (Covg. G)

Section 2 Liability Coverages Personal Liability Coverage Form

- Liability
- Medical payments to others

Commercial Liability Coverage Form

- Bodily injury liability, property damage liability
- Medical payment to others
- Fire legal liability

OPTIONAL COVERAGES SECTION 1

- Personal property replacement cost coverage
- Earthquake coverage
- Increase special limits of liability
- Business property
- Water backup and sump overflow
- Guaranteed replacement cost coverage
- Incidental coverages
 - Fire department service charge
 - Outdoor antennas
 - Well pumps
 - Private power and light poles
 - Tenant's improvements
 - Refrigerated food spoilage
 - Credit card forgery and counterfeit money
- Identity fraud expense coverage
- Mine subsidence insurance
- Refrigerated products-farm personal property
- Weight of ice, snow or sleet for farm outbuildings
- Ordnance of law
- Private structures-rented to others
- Private structures-with incidental occupancies
- Special form coverage-farm barns, buildings and structures
- Replacement cost provision-farm barns, buildings and structure
- Repair or rebuilding requirement
- Peak season inventory-schedules farm personal property
- Extra expense coverage
- Farm machinery coverage-all risks
- Property in transit
- Windstorm or hail-farm products in the open
- Winter perils-livestock
- Animal boarding - 4 stalls
- Pollutant cleanup and removal
- Incident coverages-increase limits
 - Fire department service charge
 - Property in care of common/contract carrier
 - Signs-electric or all other
 - Glass breakage in cabs
 - Farm operations records
- Farm income coverage

OPTIONAL COVERAGES SECTION 2

- Additional residence or farm premises occupied by the insured
- Additional residence or farm premises rented to others
- Farm employers' liability coverage
- Custom farming (maximum receipts \$50,000)
- Additional insureds
- Business activities
- Personal liability coverage
- Fruit or vegetable "Pick Your Own" operations
- Horse boarding (maximum four horses)
- Farm chemical limited liability (overspray)
- Products aggregate limit
- Personal injury
- Personal and advertising-commercial liability

POLICY DISCOUNTS

- New home credit
- Home/auto
- Loss free credit

WHY CHOOSE ROCKFORD MUTUAL?

Premium Payment Options

- Direct Bill 2 Pay
- Direct Bill Monthly
- EFT
- Visa and MasterCard
- On-line payments with Visa, MasterCard or E-checks

Claim Service

Our claims professionals provide courteous and timely claims service.

Local Service

We are represented through local independent insurance agents who understand you and your community.

EQUIPMENT BREAKDOWN FOR FARMOWNERS

- Farms
- Dairies
- Ranches

Coverage above and beyond a standard Risk Policy

WORKERS COMPENSATION AVAILABLE FOR MOST FARM OPERATIONS

- No mono-line coverage
- Mandatory three years prior coverage

Products offered may vary by state