

Why Select Farmers Mutual of Nebraska?

STABILITY

Farmers Mutual of Nebraska has been insuring the midlands since 1891. Our strong financial rating will give you security in knowing we will be there to meet your needs in the event of a covered financial loss to your property, or to protect your assets from a liability claim.

SERVICE

Farmers Mutual of Nebraska prides itself on our prompt, fair and quality claims service. Our staff of claims representatives are located throughout our service area to provide rapid response if you, or your family, should suffer a loss.

PRODUCTS

Farmers Mutual of Nebraska offers a wide array of policies and endorsements to meet your specific insurance needs. Our network of independent agencies can help you make the right selection to protect your home, farm, autos and recreational vehicles.



FARMERS MUTUAL
INSURANCE OF NEBRASKA

Farmguard Policies also provide these features:

LOSS OF USE

If a covered loss makes your residence not fit to live in and you have to move to temporary quarters, you may elect to receive your additional living expense or the fair rental value of your dwelling.

CREDIT CARD/FUND TRANSFER CARD COVERAGE

The fraudulent use of your credit cards and fund transfer cards are automatically protected for loss up to \$1000. Higher limits are available.

REFRIGERATED PRODUCTS

\$500 coverage for loss to contents of freezers and refrigerated units caused by the change in temperature resulting from an insured peril, or the interruption of electrical service, or by breakdown of the refrigeration system.

REPLACEMENT COST-PIVOTS

Replacement cost coverage on pivot irrigation systems is available.

SPECIAL COVERAGE

Special coverage may be provided on more expensive machinery and irrigation equipment. This covers the unusual as well as the usual losses, subject to a few exclusions.

COVERAGE FOR TREES

Coverage provided on trees, shrubs, plants and yard fences within 100 feet of dwelling.

Blanket Farm Coverage:

PROTECTS FARM PERSONAL PROPERTY AGAINST:

Accidental shooting of livestock by other than an insured person or his employee;

Attack by dogs and wild animals on livestock;

Drowning of livestock.

Borrowed machinery is also covered for the perils covered by the policy up to \$5,000. Additional amounts of coverage can be added by endorsement.

Caution: Pivot irrigation systems, their motors and control panels are excluded under blanket coverage. They may be insured specifically under Section III of the policy.

Special Added Coverages...

Special coverage may be written on an eligible dwelling.

Replacement Cost coverage may be written on eligible dwellings, household and personal effects.

A successful farmer needs broader and more complete insurance protection. This can be provided by the Farmguard Policy. Investigate the advantages.

FARMGUARD

**MORE CONVENIENT AND
BROADER COVERAGE AT
SUBSTANTIAL SAVINGS**



FARMERS MUTUAL
INSURANCE OF NEBRASKA



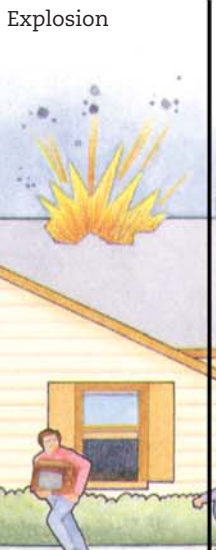

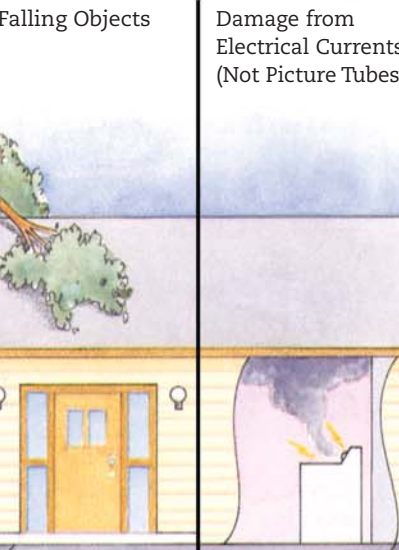
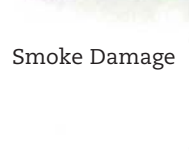
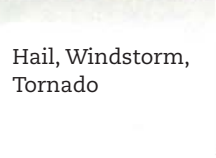

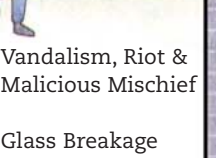
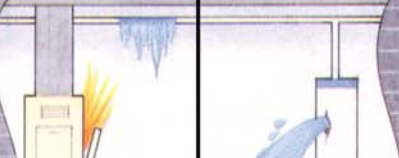
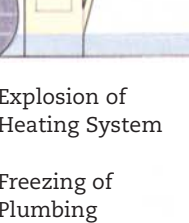
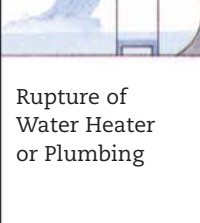
Farmers Mutual Farmguard Policies offer coverages...

...FOR YOUR HOME AND HOUSEHOLD PROPERTY

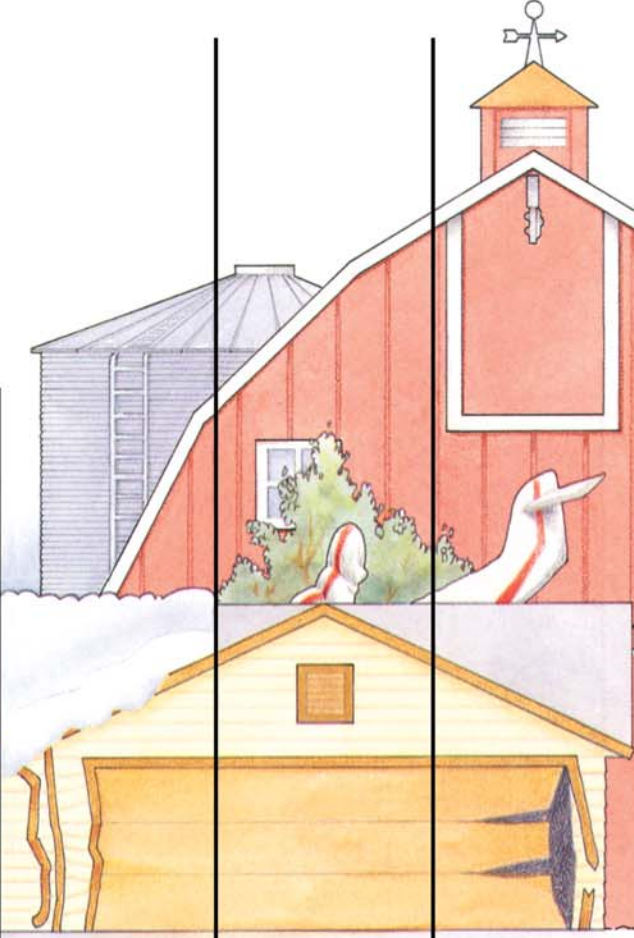

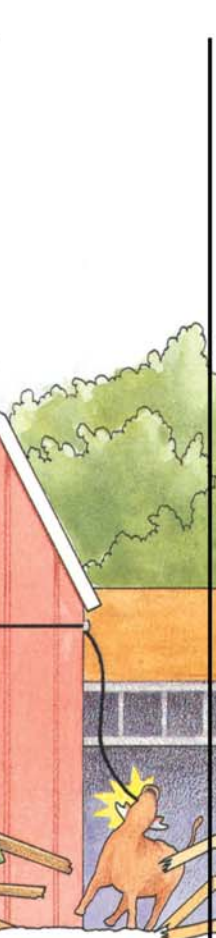


You can include Replacement Cost Coverage for your home by insuring it for at least 80% of the replacement expense. Coverage is also available for your household goods, such as furnishings, clothing, etc.

...FOR YOUR FARM PROPERTY AND BUILDINGS

Where permitted, you can choose blanket coverage (see back panel for more information) for all livestock, poultry, grain, machinery, implements, etc. Or, you can insure each item specifically. And you can insure barns, silos, grain bins, additional farm dwellings, radio and TV equipment, etc., up to the amounts you specify in the policy.

 <p>Fire</p>	 <p>Lightning</p>	 <p>Explosion</p>	 <p>Falling Objects</p>	 <p>Damage from Electrical Currents (Not Picture Tubes)</p>
 <p>Smoke Damage</p>	 <p>Hail, Windstorm, Tornado</p>	 <p>Theft Coverage</p>	 <p>Vandalism, Riot & Malicious Mischief</p>	 <p>Rupture of Water Heater or Plumbing</p>
			 <p>Freezing of Plumbing</p>	 <p>Explosion of Heating System</p>

This brochure contains only a general description of coverage and is not a statement of contract. All coverages are subject to the exclusions and conditions in the policy itself.

 <p>Weight of Ice, Sleet or Snow to Dwelling</p>	 <p>Aircraft Damage</p>	 <p>Vehicle Damage</p>	 <p>Collision and Overturn</p>	 <p>Livestock Electrocutation</p>	<p>Theft of Farm Personal Property</p>
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Weight of Ice, Snow or Sleet to Farm Buildings (Optional for an Additional Premium)

...PLUS FARM AND PERSONAL LIABILITY

Covers your liability for injuries arising from: falls by visitors; use of tractor or farm machinery; livestock on roads; animal accidents; personal actions of family members or pets anywhere, etc. Also covers your liability for damage to property arising from animal damage to neighboring crops, fences, gardens, damage to autos on roads, spreading fire, etc. and covers you for certain medical expenses, including those of neighbors exchanging labor; liability defense costs; including court costs and attorney fees; employer liability and medical expenses stemming from employee injuries. Coverage is also available for custom farming or other incidental business pursuits, including roadside stands.

 <p>Medical Expenses</p>	 <p>Defense Costs</p>	 <p>Claims for Injuries</p>
 <p>Employee Injuries</p>	 <p>Claims for Property Damage</p>	 <p>Custom Farming</p>