



Service Expectations

Much has been said about service, but it is simple, either you have it or you don't. We have been in the agency business and realize the importance of service. Beyond price and coverage, it is simply a question of who provides the best service. Compare us to anyone else, you'll find us meeting or exceeding your expectations by providing significantly better service by:

- In House policy Underwriting
- In House Claims department
- In House Software Development & Support
- Agency Training
- Web Based Quoting/Application
- Wide Range of Agri Insurance Products

MARM's FO/RO is our benchmark product. While it is competitive with other carriers in your area, the coverage and service makes it unique. Just some of the coverage features are listed below:

- Allows Mixed Deductibles
- Occurrence Deductible
- Replacement Cost on Outbuildings (optional)
- Special Perils on Outbuildings (optional)
- Farm Per. Property Blanket Special Perils Machinery
- Cab Glass with \$0 deductible included on Scheduled Machinery
- Water & Sewer Backup in Dwellings (optional)
- Combines & Heads Include Ingestion (optional)
- FCPL or CGL liability with Personal Injury
- ATV Liability on premises (Off-premise liability optional)
- Animal Boarding (optional)
- Premises Pollutant Cleanup included for \$10,000
- Loss of Income (optional)
- Chemical Drift included for \$25,000
- Optional Agri Plus II for \$225 includes the following:

1.
 - a. Cost to Repair (no depreciation) on losses to Machinery, Equipment, and Implements - 5 years or newer
 - b. Newly Acquired Machinery \$500,000
 - c. Rental Reimbursement for covered mobile farm equipment \$10,000
 - d. \$100,000 hay stack limit
 - e. Also Includes the following property coverage:
 - i. Hay Straw & Fodder \$10,000
 - ii. Computer Equipment \$10,000
 - iii. Miscellaneous Equipment (Not Tractors) \$10,000
 - iv. Office Equipment & Furniture \$10,000

Debits/Credits that may apply are:

IRPM - Up to 25% +/-

Flexible billing of annual, semi-annual, quarterly, or monthly. Multiple policies can be combined in one billing.

MARM's Irrigation Program includes Open Perils and Replacement Cost. Some of the coverage features are listed below:

- Open Perils – We will pay for direct physical loss or damage resulting from a peril that is not otherwise excluded
- Replacement Cost loss settlements
- All items must be scheduled including ancillary equipment or there is no coverage
- No age restrictions on pivots
- Can cover Irrigation Equipment and ancillary equipment
- Per Occurrence Deductible
- Terrorism Included

- Includes Mechanical & Electrical Breakdown
- Includes Freezing
- Protection provided by an A+ carrier by A.M. Best
- No Special Wind/Hail deductible

MARM's Irrigation Program which includes Named Perils and Actual Cash Value written with Century. Some of the coverage features are listed below:

- Open Perils – Named Perils - Fire, Lightning, Explosion, Wind or Hail, Mechanical Breakdown, Smoke, Aircraft or vehicles, Riot/civil commotion, Vandalism, Sinkhole Collapse, Falling Objects, Theft, Overturn, Collision with a non-stationary object, Earthquake, Flood, Artificially Generated Electric circuits
- Actual Cash Value loss settlements
- All items must be scheduled including ancillary equipment or there is no coverage
- No age restrictions on pivots
- Per Occurrence Deductible
- Terrorism for additional charge
- Includes Mechanical Breakdown
- Protection provided by a B++ carrier by A.M. Best

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