



## Home Farm Endorsement

- HO3 Policy only
- Up to 20 acres
- Farm Ranch Supplemental HF1000 Form
- Farm and Ranching Activities—Gross Receipts may not exceed \$10,000
  - Berries, nuts and citrus
  - Fruit (including grapes)
  - Hays
  - Livestock
  - Row Crops and vegetables
- Livestock -Cattle, Sheep, and Goats—Limit 10 in total count
- Rabbits-gross receipts less than \$250
- Horses—Limit 4 (See horse eligibility on page 2)
- FFA and 4H eligible under program guidelines—Animal mortality
- Protection Class 8 and 9 may be eligible with Farm or Ranch Exposure—all other underwriting requirements apply (slope, brush, elevation)

**Contact: Jessica Redmond**

Personal Lines Underwriter

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### Premium

- Base Premium related to Additional Liability Coverage
  - \$100k—\$144
  - \$300k—\$192
  - \$500k—\$215
- Additional Premiums:
  - Animal Collision at \$1,000/head; \$3,000 aggregate—Included
  - Chemical Drift—\$25
  - Coverage B-Other Structures with Farm Use—same as HO3
  - Farm Equipment—Tools & Supplies (ACV only)—\$5k Included; Increase limits to \$25k—\$7.15 per \$1k
  - Horses—\$10 per horse—4 maximum
  - Limited Pollution—\$50—\$10k Property and \$25k Liability
  - Livestock—First 5—included; \$5 per animal up to limit of 10 animals
  - Rabbits—\$5 (less than \$250 in receipts)

See Page 2 for other restrictions and guidelines



## Home Farm Endorsement

### Ineligible Farming Products/ Operations:

- Apiary, cotton, dairies, fish, fur-bearing animals, hops, nurseries, rice, u-pick, poultry (including eggs), swine (except as part of FFA and 4H project)
- Boarding, breeding, racing and training of horses (including donkeys, mules, burros)
- Breeding as a business
- Kennels or care facilities for any type animal
- Land used for hunting/fishing, lumber, wood products, sale of trees
- No goods packaged, processed for human/animal consumption

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