



Americana Insurance Group Inc.

Agribusiness Dairy and Grain Farm

Fact Finding Questionnaire

**** Please write N/A in spaces provided if Not Applicable to any questions**

**** If any lists can be provided instead of writing everything in that is encouraged.**

**** Please know that all these questions are important and any assumptions by Americana Insurance Group could jeopardize coverage.**

Category: Agribusiness Risk: Dairy/Grain Farm

******(Please include extra sheets if more room is needed for any of the following questions)*

GENERAL INFORMATION

Legal business name(s)

Mailing address:

Home Phone # _____ Cell # _____ Email _____

Type of entity:

Individual Corporation Sub-S Corp.

Partnership Joint Venture

Not-for-profit Limited Liability Company

UI Code (if you have employees): _____

Federal ID Number: _____

When did the applicant start business operations? _____

When did the present management assume control? _____

How many years experience does the owner have in this type of business? _____

Has the applicant ever been involved in a bankruptcy procedure? Yes No

If yes, explain including the type of bankruptcy and the filing date.

Names of subsidiary companies ,joint ventures or other companies owned by applicant that are not part of this application: _____

The applicant's primary operations are:

The applicant's secondary and incidental operations are:

Does the applicant have a disaster plan? ___ Yes ___ No If yes, Attach a copy of the disaster plan.

How many acres does the applicant own/lease? _____ Own _____ Lease

How many acres does the applicant work under a crop share agreement? _____

How many acres are in active production? _____

Does the applicant carry multiple peril or crop hail coverage? ___ Yes ___ No

If Yes with what company? _____

What percentage of total revenue does each represent? ___% Barley ___% Corn ___% Flax ___% Oats
___% Rice ___% Soybean ___% Summer Wheat ___% Winter Wheat ___% Dairy ___% Other

Describe other: _____

Dairy

Does the applicant have a contract to produce? ___ Yes ___ No

If yes, answer the following:

Who is the contract with? _____

What is the term of the contract? _____

What products are sold under the contract? _____

What is the average number of cows on premises? _____

What is the average number of calves produced each year? _____

What percentage of the milk it produces does the applicant sell to processors? ___%

If not 100%, answer the following:

What percentage of the applicant's total receipts does each of the following represent? ___% Butter
___% Milk ___% Cream ___% Other

Describe other:

What percentage of receipts is from retail sales? ___%

Any High Valued Cows? ___ Yes ___ No

If Yes Explain _____

Any Mortality coverage requested? ___ Yes ___ No

Describe how the applicant disposes of waste.

Does the insured conduct tours on premises? ___ Yes ___ No

If Yes Explain:

Important People Name Phone Number

Owner/Principal: _____

Other Decision Makers: _____

Financial: _____

Legal: _____

Claims: _____

Loss History

List and describe any losses you have had in the last 5 years.

_____ Amount Pd _____

_____ Amount Pd _____

_____ Amount Pd _____

PROPERTY – BUILDING(s)

Home

Location address:

Who or what entity owns home? _____

Year Built? _____

Full Basement? ___ Yes ___ No

% of Basement Finished? _____

Air Conditioning? ___ Yes ___ No

Fireplace(s) ___ Yes ___ No # _____ Gas/Wood ? _____

Any wood heat? ___ Yes ___ No Type? _____

When were the following systems last updated?

_____ Heating _____ Electrical _____ Roof _____ Plumbing

of Bathrooms _____

What type of Siding? _____

Any extra items that add significant value?

Outbuilding#1

Premises # _____ Description _____ Year Built? _____

Does the applicant own the building? ___ Yes ___ No If no, answer the following:

Who owns the building? _____

If the building sustains a major loss, would the applicant replace it with the same type of

structure? ___ Yes ___ No If no, what would the applicant do? _____

____ Fire extinguishers

When were the following systems last updated?

____ Heating ____ Electrical ____ Roof ____ Plumbing ____

Outbuilding#2

Premises # ____ Description ____ Year Built? ____

Does the applicant own the building? ____ Yes ____ No If no, answer the following:

Who owns the building? _____

If the building sustains a major loss, would the applicant replace it with the same type of structure? ____ Yes ____ No If no, what would the applicant do? _____

____ Fire extinguishers

When were the following systems last updated?

____ Heating ____ Electrical ____ Roof ____ Plumbing ____

Outbuilding#3

Premises # ____ Description ____ Year Built? ____

Does the applicant own the building? ____ Yes ____ No If no, answer the following:

Who owns the building? _____

If the building sustains a major loss, would the applicant replace it with the same type of structure? ____ Yes ____ No If no, what would the applicant do? _____

____ Fire extinguishers

When were the following systems last updated?

____ Heating ____ Electrical ____ Roof ____ Plumbing ____

Outbuilding#4

Premises # ____ Description ____ Year Built? ____

Does the applicant own the building? ____ Yes ____ No If no, answer the following:

Who owns the building? _____

If the building sustains a major loss, would the applicant replace it with the same type of structure? ___ Yes ___ No If no, what would the applicant do? _____

___ Fire extinguishers

When were the following systems last updated?

_____ Heating _____ Electrical _____ Roof _____ Plumbing _____

Outbuilding#5

Premises # _____ Description _____ Year Built? _____

Does the applicant own the building? ___ Yes ___ No If no, answer the following:

Who owns the building? _____

If the building sustains a major loss, would the applicant replace it with the same type of structure? ___ Yes ___ No If no, what would the applicant do? _____

___ Fire extinguishers

When were the following systems last updated?

_____ Heating _____ Electrical _____ Roof _____ Plumbing _____

Any alarms/theft control/ safety devices on Premises? _____

Any Other Precautions made for theft of property? _____

INLAND MARINE – COMPUTERS & Equipment

ACV RCV

Owned computer hardware \$ _____ \$ _____

Owned and leased hardware in transit \$ _____ \$ _____

Purchased software

Software in transit \$ _____ \$ _____

Fax machinery \$ _____ \$ _____

Photocopiers \$ _____ \$ _____

Other \$ _____ \$ _____

Describe other: _____

Inland Marine Personal Property:

ACV RCV

Jewelry- \$ _____ \$ _____

Guns - \$ _____ \$ _____

Collectibles - \$ _____ \$ _____ Describe Collectibles: _____

Other - \$ _____ \$ _____ Describe Other: _____

PROPERTY OF OTHERS

Personal property of others is valued at ACV unless RCV extension is purchased. This RCV valuation is limited to RCV or the written contract amount value, whichever is less.

Item	ACV value	or	RC Value
_____	\$ _____		\$ _____
_____	\$ _____		\$ _____
Total PPO	\$ _____		\$ _____

Is any equipment loaned to others? ___ Yes ___ No

Does the applicant borrow equipment from others? ___ Yes ___ No

PROPERTY – INVENTORY

FARM PERSONAL PROPERTY INVENTORY

IPANY

APPLICANT/INSURED _____ POLICY NO. _____

SCHEDULED FARM PERSONAL PROPERTY

UNSCHEDULED FARM PERSONAL PROPERTY

LIVESTOCK

CATTLE	#	Value	Total
101 Dairy Cows	@	\$	
102 Heifers	@	\$	
103 Dairy Calve	@	\$	
104 Feeder Cattle	@	\$	
105 Stock Cattle	@	\$	
108 Bull	@	\$	
107 Registered Cattl	@	\$	
SHEEP			
111 Ewes	@	\$	
112 Rams	@	\$	
113 Lamb	@	\$	
HOGS			
121 Sows	@	\$	
122 Boars	@	\$	
123 Feeder Pig	@	\$	
131 HORSES	@	\$	
1 TOTAL LIVESTOCK			\$ _____

POULTRY

201 Hen	@	\$	
202 Fryer	@	\$	
2 TOTAL POULTRY			\$ _____

HAY, STRAW AND FODDER

301 Hay	@	\$	
302 Straw	@	\$	
303 Fodder/Silage	@	\$	
3 TOTAL HAY, STRAW & FODDER			\$ _____

GRAIN, FEED AND SUPPLIES

401 Corn	@	\$	
402 Soybeans	@	\$	
403 Wheat	@	\$	
404 Oats	@	\$	
405 Sunflower	@	\$	
408 Farm Chemicals	@	\$	
411 Veterinary Supplies	@	\$	
420 Fuel, Oil & Greas	@	\$	
	@	\$	
	@	\$	
430 Commercial Fee	@	\$	
431 Ground Feed	@	\$	
4 TOTAL GRAIN, FEED & SUP.			\$ _____

7 TOTAL SCHEDULED VALUE
(Add 1 through 6) \$ _____

FARM MACHINERY AND EQUIPMENT

501 Tractors	Value	552 Mower	\$
No. 1	\$	553 Plows	\$
No. 2	\$	Potato Digger	\$
No. 3	\$	555 Rakes	\$
No. 4	\$	556 Rotary Tiller/Hoe	\$
502 Garden Tractor	\$	557 Row Cultivator	\$
503 Skid Loader	\$	558 Silage Wagon	\$
	\$	559 Silage Cutter/Blower	\$
510 Combins No. 1	\$	560 Stalk Cutter	\$
Combine No. 2	\$	561 Snow Blower	\$
Combine Heads	\$	562 Spraying Tank	\$
513 Swather	\$	563 Tractor Loader	\$
514 Picker/Shaller	\$	564 Vaculator	\$
515 Other Self Propelled:	\$		
	\$		
520 Port. Elevator	\$		
521 Port. Auger No. 1	\$		
Port. Auger No. 2	\$		

Policy provisions require individual scheduling of above items when not being used in Unscheduled Farm Personal Property. Following items may be optionally scheduled.

530 Bale Racks & Trailers	\$
Beet Defoliators	\$
Beet Lifters	\$
Beet Planters	\$
Beet Thinners	\$
535 Chisel Plow	\$
536 Corn Planter	\$
537 Crop Sprayer	\$
538 Drill Seeder	\$
539 Disc	\$
540 Drag	\$
541 Fert. Spreader	\$
542 Field Cultivator	\$
543 Grain Wagons	\$
544 Grinder/Mixer/Mill	\$
545 Hay Baler	\$
546 Hay/Crimper/Bine	\$
547 Hay Stacker Loader	\$
548 Hay Stack Mover	\$
549 Livestock Trailer (Unlicensed)	\$
550 Mach. Trailer (Unlicensed)	\$
551 Manure Spreader	\$

TOOLS AND MISC. EQUIPMENT:

601 Electric Motors	\$
602 Fuel Tanks	\$
603 Port. Generator	\$
604 Spare Parts	\$
605 Power Tools	\$
606 Hand Tools	\$
607 Welder	\$
608 Compressor	\$
609 Bldg/Fencing Material	\$
610 Misc. Tools & Equip	\$
	\$
	\$
	\$

5 TOTAL FARM MACHINERY AND EQUIPMENT \$ _____

INSTALLED EQUIPMENT

(Must be Scheduled if not included in building value)

Bulk Tank/Cooler	\$
Milk House Equip.	\$
Milking Mech. Equip.	\$
Hog House Equip.	\$
Poultry Equipment	\$
Silo Unloader	\$
	\$
	\$

6 TOTAL INSTALLED EQUIPMENT \$ _____

8 TOTAL UNSCHEDULED VALUE
(Add 1 through 5) \$ _____

Comments:

LIABILITY – GENERAL LIABILITY

Describe all chemicals used in the applicants operations and how the applicant disposes of waste.

Does the applicant provide any child or adult care on premises? ___ Yes ___ No

Does the insured conduct tours on premises? ___ Yes ___ No

Any Home Based Business? ___ Yes ___ No If Yes Explain:

_____ Gross Receipts \$ _____

Own any Dogs? ___ Yes ___ No If Yes How Many _____ What Breeds? _____

Does the applicant do any custom farming? ___ Yes ___ No If yes What Type(s) _____

_____ Gross Receipts\$ _____

Any Seasonal Property ? ___ Yes ___ No If Yes Explain _____

Any Rental Property Owned? ___ Yes ___ No If Yes Explain _____

Own any other Livestock? ___ Yes ___ No If Yes Explain _____

Own any horses? ___ Yes ___ No If Yes Explain _____

Board any Horses? ___ Yes ___ No If Yes Explain _____

Are there any written waivers of subrogation? ___ Yes ___ No

Is there a written hold harmless agreements? ___ Yes ___ No

If Yes Attach a copy of each contract and/or agreement indicated above.

SUBCONTRACTORS

Does the applicant regularly use subcontractors? ___ Yes ___ No If yes, answer the following:

Describe the type of work the subcontractors perform.

Is there a written contract? ___ Yes ___ No

Is the applicant aware of any circumstances or situations that may result in any claim or lawsuit being made against the applicant? ___ Yes ___ No If Yes Explain: _____

Farm Premises/Locations

Location - Name/Description - Buildings? yes /no - Sec# - Twp # - Range # County - #Acres - owned/rented

Loc #1 -	-	-	-	-	-	-
Loc #2 -	-	-	-	-	-	-
Loc #3 -	-	-	-	-	-	-
Loc #4 -	-	-	-	-	-	-
Loc #5 -	-	-	-	-	-	-
Loc #6 -	-	-	-	-	-	-
Loc #7 -	-	-	-	-	-	-

AUTOMOBILE/Vehicle

How many vehicles of the following types are owned or leased by the applicant?

___ Private Passenger ___ Small trucks ___ Medium trucks

___ Heavy trucks ___ Extra Heavy ___ Bus ___ Trlrs

Are all Vehicles titled in Entities name? Yes ___ No ___

If No Explain _____

Are vehicles ever hired? ___ Yes ___ No If yes, describe the vehicles hired along with the annual cost and duration. _____

DRIVER INFORMATION

List the names of drivers who drive any of your vehicles:

Name _____ B-Date _____ SS# _____ Dr.Lic # _____

Name _____ B-Date _____ SS# _____ Dr.Lic # _____

Name _____ B-Date _____ SS# _____ Dr.Lic # _____

Name _____ B-Date _____ SS# _____ Dr.Lic # _____

Name _____ B-Date _____ SS# _____ Dr.Lic # _____

Name _____ B-Date _____ SS# _____ Dr.Lic # _____

Vehicle Information- Include Trlrs

Year ____ Make _____ Model _____ Type _____ Vin # _____

Year ____ Make _____ Model _____ Type _____ Vin # _____

Year ____ Make _____ Model _____ Type _____ Vin # _____

Year ____ Make _____ Model _____ Type _____ Vin # _____

Year ____ Make _____ Model _____ Type _____ Vin # _____

Year ____ Make _____ Model _____ Type _____ Vin # _____

Year ____ Make _____ Model _____ Type _____ Vin # _____

Are any of the vehicles equipped with Special Equipment? ____ Yes ____ No

If Yes what and which vehicles?

Are any automobiles used in parades or other events? ____ Yes ____ No

Are any vehicles laid up for more than 30 consecutive days or more due to seasonal operations?

____ Yes ____ No If Yes which vehicles? _____

Are any automobiles equipped with cellular telephones, two-way radios, citizens band radios or similar devices? ____ Yes ____ No If Yes what and which vehicles?

Does the applicant lease or rent vehicles with operators to others? ____ Yes ____ No

Does the applicant travel to Canada or Mexico? ____ Yes ____ No

Is there any transport of live animals? ____ Yes ____ No

If yes, describe animals and method of transport.

What is the maximum value? \$ _____

AUTOMOBILE – HIRED AND NONOWNERSHIP

Will the applicant be hiring or borrowing a vehicle? ___ Yes ___ No

Is the owner of the vehicle an employee of the applicant? ___ Yes ___ No

Describe the types of vehicles hired or borrowed and the reason the applicant hires or borrows them.

What percentage of employees regularly use their own vehicles in the applicants' business? ___%

Recreational Vehicles

How many of each Snowmobiles ___ ATV's ___ Travel Trailers ___ Watercraft ___
Motor Cycles ___ Other ___ Explain Other _____

Vehicle Information

<i>Year</i>	<i>Make</i>	<i>Model</i>	<i>Type</i>	<i>Value</i>
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____

WORKERS COMPENSATION/EMPLOYEES

****Family Farm- 2012 MN State Law requires WC coverage if more than \$46,572 was paid out in 2011.

Does the applicant purchase workers compensation coverage? ___ Yes ___ No WORKERS' COMPENSATION – EMPLOYERS' LIABILITY

Number of Employees by state:

State # State # State #

List out job description and payroll per job description:

Job _____ Payroll _____

Job _____ Payroll _____

Job _____ Payroll _____

Total annual payroll: _____

List all states where the applicant anticipates working during the next twelve (12) months.

Does the applicant have a safety program? ___ Yes ___ No If yes, Attach a copy of the safety program.

Are all potential employees screened prior to employment? ___ Yes ___ No

Are references required and verified? ___ Yes ___ No

Does applicant contract with another firm to lease employees? ___ Yes ___ No

Does applicant lease employees without using an outside agency? ___ Yes ___ No

Does applicant use volunteers? ___ Yes ___ No

Does the applicant employ migrant laborers? ___ Yes ___ No

If yes, describe the operation, the duties performed and the length of time employed.

Is all of the machinery and equipment properly guarded and secured? ___ Yes ___ No

Are employees trained prior to operating any machinery and equipment? ___ Yes ___ No

Are employees trained in the proper cleaning techniques for machinery and equipment? ___ Yes ___ No

Are first aid kits provided? ___ Yes ___ No

Are workers given written information regarding all chemicals? ___ Yes ___ No

Do employees work at other companies owned by applicant ? ___ Yes ___ No If Yes Explain:

Are all employees required to be trained prior to using any machinery? ___ Yes ___ No

LIABILITY – EMPLOYEE BENEFITS

Does the applicant provide benefits to employees? ___ Yes ___ No

If yes, describe the benefits offered.

___ Health ___ Life ___ Disability ___ Stock purchase

___ Pension ___ 401(k) ___ Other

Describe other. _____

Are the benefits available to all employees? ___ Yes ___ No

If no, who qualifies and how are the qualifications published?

Who administers the benefit programs? _____

LIABILITY – EPLI

of employees _____ Full time ___ Seasonal ___ Leased ___ Part time ___ Temporary

Has the applicant ever had a lawsuit against them for any type of employment-related practice such as discrimination (sexual, racial, gender-orientation, religious), sexual harassment or wrongful termination?

___ Yes ___ No

UMBRELLA/Excess Liability

List all policies that provide liability coverage for the applicant.

Insurance coverage

Primary carrier

Limits

Previous Insurance

Has insurance ever been denied, nonrenewed or cancelled? ___ Yes ___ No

If yes, explain. _____

MANAGEMENT PHILOSOPHY QUESTIONNAIRE

What would the applicant state is his or her style of business?

What is the applicant's philosophy regarding insurance?

What does the applicant want insurance to do for it?

What would be the maximum uninsured claim the applicant would be willing to afford?

With small property claims, does the applicant have personnel who can repair the damage?

What is the applicant looking for from an insurance adviser or risk manager?

What has been the best insurance company the applicant has worked with and why?

What was the worst insurance company the applicant has worked with and why?

What other information would help the insurance company know about your operation that would make them want your business? _____

Other Information Needed

- ____ Copy of current Farm coverage
- ____ Copy of current Property Coverage
- ____ Copy of Personal Automobile coverage
- ____ Copy of current Truck/Business Auto coverage
- ____ Copy of current Umbrella/Excess coverage
- ____ Copy of current Workman's Comp Coverage
- ____ Loss runs from your Workman's Comp Coverage (3Yrs)
- ____ Copy of any other insurance coverage's you would like us to quote

Very Helpful Items to have

- ____ Photo Copies of all title work
- ____ List of all Farm Personal Property with values
- ____ List of all vehicles and types
- ____ Crop Insurance schedule for previous year (Helps with locations)

At Americana Insurance Group we take pride in providing coverage and insurance solutions that best fits our customer's needs. With you answering these questions this will help us in doing just that. Without knowing the answer too many of these questions it could jeopardize your coverage. If we were to assume some of these answers it could also jeopardize coverage. Thanks for taking the time in filling out this questionnaire.

All statements and information are true and accurate to the best of my knowledge.

X _____

Signature

NOTES: