

## Insurance Tips for Farm Owners

A farmowners [insurance policy](#) resembles a homeowners policy in many ways. Whether a [claim](#) is covered or not and for how much depends on the policy language and the [coverage](#) you purchased.

Review your policy contract and the [declarations page](#) to verify coverages and limits. Crops, livestock, and farm equipment are usually insured under separate policies. Check with your agent to make sure your entire farm operation is adequately insured.

### Additional Tips and Resources

- Homeowners, farm, and ranch policies generally do **not** provide coverage for damage caused by flooding.
- Always notify your insurance agent or insurance company representative of any losses as soon as possible.
- The claim process may begin in one of two ways:
  - Your insurance company may send you a claim form known as a “proof of loss form” to complete; or
  - An adjuster may visit your home before you are asked to fill out any forms.
- Make temporary repairs to protect property from further damage. Keep receipts for the temporary repairs and take photos showing what the damage looked like before repairs. Include this information with your insurance claim. Permanent repairs must wait until the insurance adjuster has had a chance to assess the damage.
- Identify the structural damage to your home and other buildings on your premises, like your garage or tool shed. Make a list of everything you would like to show the adjuster when they arrive, for example, cracks in the walls, damage to the floor or ceiling, and missing roof tiles.
- Consider creating a folder of all claim-related information and contacts – including a log of phone calls and emails.
- Make copies of all your documents and send the copies with your claim. If you are required to send the original, keep a copy for your records.
- As the rebuilding process proceeds, contact your insurance adjuster again if you find additional damage you did not notice before or if you have additional information.
- If you have a specific [complaint](#) about your insurance and do not receive satisfactory answers from your company, you may file a complaint with the Office of the Commissioner of Insurance (OCI). Visit [oci.wi.gov/complaints](https://oci.wi.gov/complaints) to file a complaint online or download the complaint form to mail or fax.
- OCI consumer publications that may be useful:
  - Settling Property Insurance Claims: [oci.wi.gov/Pages/Consumers/PI-084.aspx](https://oci.wi.gov/Pages/Consumers/PI-084.aspx)
  - Consumer’s Guide to Homeowners Insurance: [oci.wi.gov/Pages/Consumers/PI-015.aspx](https://oci.wi.gov/Pages/Consumers/PI-015.aspx)

**For more information or to file a complaint, visit our website or contact:**

Office of the Commissioner of Insurance, 101 E. Wilson Street, P.O. Box 7873, Madison, WI 53707-7873  
p: 608-266-3585 | p: 1-800-236-8517 | f: 608-266-9935 | [ociinformation@wisconsin.gov](mailto:ociinformation@wisconsin.gov) | [oci.wi.gov](https://oci.wi.gov)

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The following carriers indicate they offer farm owners coverage as of the time of publication of the most recent Wisconsin Insurance Report:

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| 1 RURAL MUTUAL INSURANCE CO              | 16 GERMANTOWN MUTUAL INSURANCE CO          |
| 2 AMERICAN FAMILY MUTUAL INSURANCE CO SI | 17 UNITED MUTUAL INSURANCE CO              |
| 3 SECURA INSURANCE CO                    | 18 WESTFIELD INSURANCE CO                  |
| 4 HASTINGS MUTUAL INSURANCE CO           | 19 EAGLE POINT MUTUAL INSURANCE CO         |
| 5 MT MORRIS MUTUAL INSURANCE CO          | 20 ROCKFORD MUTUAL INSURANCE CO            |
| 6 STATE FARM FIRE & CASUALTY CO          | 21 HOMESTEAD MUTUAL INSURANCE CO           |
| 7 WISCONSIN MUTUAL INSURANCE CO          | 22 STATE AUTOMOBILE MUTUAL INSURANCE CO    |
| 8 AMERICAN FAMILY INSURANCE CO           | 23 FORWARD MUTUAL INSURANCE CO             |
| 9 MCMILLAN-WARNER MUTUAL INSURANCE CO    | 24 STARNET INSURANCE CO                    |
| 10 AUTO-OWNERS INSURANCE CO              | 25 TRAVELERS INDEMNITY CO OF AMERICA       |
| 11 NATIONWIDE AGRIBUSINESS INSURANCE CO  | 26 NORTH STAR MUTUAL INSURANCE CO          |
| 12 OWNERS INSURANCE CO                   | 27 INDEMNITY INSURANCE CO OF NORTH AMERICA |
| 13 MUTUAL OF WAUSAU INSURANCE CORP       | 28 ATLANTIC STATES INSURANCE CO            |
| 14 WILSON MUTUAL INSURANCE CO            | 29 MARKEL INSURANCE CO                     |
| 15 MAPLE VALLEY MUTUAL INSURANCE CO      | 30 AMERICAN FIRE & CASUALTY CO             |