
We are pleased to announce that in accordance with Senate Bill (SB 11), effective February 1, 2022, the FAIR Plan will begin offering coverage for farm buildings and business personal property. Coverage for buildings and property involved in commercial agriculture was previously limited to wineries but has now been expanded to include commercial farming and ranching.

This includes coverage for the following:

- Barns used for farming operations, packing houses and crop storage
- Greenhouses
- Supply shelters and buildings housing equipment
- Livestock barns and shelters
- Gift shops and farm offices
- Brooders
- Non-owner occupied dwellings used as housing for farm employees (tenant-occupied dwellings not occupied by employees should be covered under a separate Dwelling Fire policy)
- Machinery and equipment in the open (if permanently affixed to the land)
- Corrals, pens, and fences (excluding field and pasture fences)
- Chutes and feed racks
- Silos
- Bulk tanks and bins
- Farming equipment and machinery
- Finished product ready for sale (packaged and unpackaged)
- Feed and fertilizer

Coverage for an owner-occupied dwelling located on a farm property should be written under a separate Dwelling Fire policy. This policy should also include household personal property and other structures on the premises used only for personal use.

Eligible farm risks should be submitted under a commercial application. Each individual building for which coverage is needed should be scheduled separately on the application. A diagram of the property showing all buildings on the property, whether covered or not, should

be included with the application. A template for the diagram is attached below and available through our broker portal.

Additionally, if coverage for sprinkler leakage is requested, a copy of a recent main drain test must be provided.

After receipt and initial review of an application for a farm risk ensuring eligibility and that all information needed to rate and underwrite the risk has been provided, an inspection report will be ordered to confirm conditions and eligibility and to determine the appropriate brush/wildfire charge. The inspection will be completed and reviewed by underwriting before a quotation for coverage is issued. Most inspections will be returned two weeks from the date requested. Applications for these risks should be submitted with sufficient time to allow for this inspection process.

Please note that farm buildings do not qualify for replacement cost coverage unless the building is well maintained. A farm building with signs of deterioration (peeling paint, evidence of rot, lifting or warped siding etc.) on more than 10% of the siding, or lifting, curling or loss of granular material on more than 10% of the roof surface does not qualify for replacement cost coverage.

Coverage remains unavailable for the following:

- Farm or agricultural products at any stage of processing (not including finished products) such as
 - Grain, hay, straw, and other crops (in ground, harvested or acquired)
 - Livestock
- Orchards, fields, and soil
- Underground irrigation equipment
- Field and pasture fences
- Portable buildings or structures
- Farming vehicles, including those used for harvesting and other farm operations (tractors, combines, hay balers, etc.)

Please share this information with everyone in your office who handles the FAIR Plan business.



Building #	Sq. ft.	Use	Description of Building
#1			
#2			
#3			
#4			