

# Farm/Ranch Umbrella Policy



ASSURANT  
Specialty  
Property

**American Bankers  
Insurance Company of Florida**



## *High Level of Trust, Industry Expertise and Unwavering Commitment*

### **Liability Catastrophe Coverage**

Farm Umbrella Insurance is a valuable coverage to provide higher liability limits than your primary policies: Farm Personal, and/or Commercial Liability, Commercial Farm Auto and Other Underlying Insurance. The Farm Umbrella is available to individuals, partnerships or other organizations for which American Bankers Insurance Company of Florida writes the underlying insurance. You can now protect your assets with comprehensive and flexible coverage from one of the leaders in Equine Insurance.

### **Coverage**

The policy covers the insured's liability for damages due to bodily injury sustained by another and property damage to tangible property of others that arise out of the insured premises and the personal, farming and commercial farm or stable activities and related operations of the insured.

Minimum limits of liability of underlying policies must be \$500,000 Combined Single Limit and the underlying carriers must have an A.M. Best rating of "A-" or better. The Farmowners/Stableowners, Stable Liability or Farmowners policy must be written with American Bankers Insurance Company of Florida on the underlying Farm risk. The policy also contains a drop down feature that would provide primary coverage in certain situations. This would apply after insured paid the first \$5,000 shown on the policy as self-insured retention.

---

The coverages described in this brochure are summarized and subject to the terms, conditions and exclusion printed in the policy. Refer to the policy form for specifics on coverages and limits. Also, all coverages are subject to state law, which may vary materially from stated information. In providing this material, Assurant Specialty Property and/or affiliates and subsidiaries assumes no liability beyond that provided under the terms, limits and conditions of the insurance policies it has issued. This program may not be approved in every state.