



GREATAMERICAN[®]
INSURANCE GROUP

Crop Division

Hay Fire and Theft

Specialized Protection for Stacked Hay



for all the *great* you do[®]

Hay Fire and Theft Insurance

- The Hay Fire and Theft program insures *stacked* hay that is stored at the locations described in the application and diagram provided by the grower. The application and the rate charged will determine if coverage is provided for loss due to fire, or loss due to both fire and theft.
- Perils insured against include:
 - a. direct loss due to fire. A \$100 deductible applies per occurrence, per location.
 - b. direct loss due to theft. A \$500 deductible applies per occurrence, per location.
 - c. Fire Department Service Charges. We will reimburse up to \$500 per occurrence when a Fire Department is requested to respond to a fire involving hay insured under the policy. No deductible applies for this reimbursement.
- The application and the rate charged will determine if the limit of coverage is \$50,000 per stack, not to exceed \$100,000 per stack yard, or \$100,000 per stack not to exceed \$200,000 per stack yard.
- Coverage begins upon acceptance of the application by Great American. A properly completed and signed application and risk diagram must be received for Great American to consider acceptance of the risk.
- Coverage terms are available from 30 days to 300 days in 30 day increments. We also offer a full year, 365 day coverage period. Rates vary by stack and stack yard limits. Theft coverage can be added for a higher rate.
- Coverage expires upon the earlier of: the expiration date stated in the policy, the date that the insured hay is removed from the specified location, the date the hay is destroyed by a peril not insured against, or the date the policy is canceled.
- During the term of the policy, if some of the hay is fed or sold and is subsequently replaced, the replacement hay will be covered until the policy expiration date, as defined above.
- The total premium is due within 10 days of inception of coverage if the coverage is for a 30 day period. If the coverage is for more than 30 days, the premium is due 30 days after the inception of coverage.

A “**stack**” is defined as all hay that is not separated from other hay by a continuous clear space of 50 feet or more.

A “**stack yard**” is defined as all hay stacks that are not separated from other hay by a continuous clear space of 150 feet or more.



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GreatAmericanCrop.com

for all the *great* you do®

Great American
Insurance Company

115+ years with an **A** or better rating by AM Best

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