



Much has been said about service, but it is simple, either you have it or you don't. We have been in the agency business and realize the importance of service. Beyond price and coverage, it is simply a question of who provides the best service. Compare us to anyone else, you'll find us meeting or exceeding your expectations by providing significantly better service by:

- In House policy Underwriting
- In House Claims department
- In House Web Support
- Agency Training
- Web Based Quoting/Application
- Wide Range of Agri Insurance Products

MARM's FO/RO is one of our benchmark products. While it is competitive with other carriers in your area, the coverage and service makes it unique. Some of the coverage features are below:

- Allows Mixed Deductibles
- Occurrence Deductibles
- Replacement Cost on Outbuildings (optional)
- Special Perils on Outbuildings (optional)
- Farm Per. Property Blanket Special Perils Machinery
- Cab Glass with \$0 deductible included on Scheduled machinery
- Water & Sewer Backup in Dwellings (optional)
- Combines & Heads include Ingestion (optional)
- FCPL or GCL liability with Personal Injury
- ATV liability on premises (Off-premise liability optional)
- Animal Boarding (optional)
- Loss of Income (optional)
- Chemical Drift included
- Premises Pollutant Clean-up included

Credits may be available.

Flexible Billing of annual, semi-annual, quarterly, or monthly. Multiple policies can be combined in one billing.

MARM's Replacement Cost Irrigation Program includes:

- Open Perils – We will pay for direct physical loss or damage resulting from a peril that is not otherwise excluded
- Replacement Cost loss settlements (no depreciation)
- All items must be scheduled including ancillary equipment for coverage to apply
- No age restrictions
- Per occurrence deductible (No special Wind/Hail deductible)
- Includes Terrorism coverage
- Includes Mechanical & Electrical Breakdown, Flood, Earthquake, Collapse, Collision and Freezing
- No surcharge on Older Systems or Corner Systems
- Protection provided by an A+ carrier by A.M. Best

MARM's ACV Irrigation Program includes:

- Named Perils – Fire, Lightning, Explosion, Wind or Hail, Mechanical Breakdown, Smoke, Aircraft or vehicles, Riot/civil commotion, Vandalism, Sinkhole Collapse, Falling objects, Theft, Overturn, Collision with a non-stationary object, Earthquake, Flood, Artificially Generated Electric circuits
- Actual Cash Value loss settlements (Depreciation may apply)
- All items must be scheduled including ancillary equipment for coverage to apply
- No age restrictions
- Per Occurrence deductible (No special Wind/Hail deductible)
- Terrorism for an additional charge
- Protection provided by A- carrier by A.M. Best