

Farm Insurance Update



Nationwide®
Agribusiness

On Your Side®

Welcome to **Farm Insurance Update**, our agency's electronic farm insurance newsletter. Today's farms require specialized insurance expertise and our agency is here to deliver. We're proud to offer AgriChoice® policy protection for the property and liability needs of your farm. This customizable program can be tailored to meet the specific needs of your operation.

Livestock Heat Stress Management– When temperatures exceed 77 degrees, experts advise that livestock may be at risk of heat stress. Risk varies depending on animal characteristics and environmental factors. Darker animals and longhaired animals are more susceptible. Environmental variables include humidity, wind, and ground cover. Heat stress can cause a number of negative results including lower growth, poor reproduction, decreased milk production, even death. Signs to watch for include congregation in shade, excess water consumption, decreased weight gain, and panting. Heat stress is a risk generally not covered by a farm insurance policy. Some precautions to manage risk of heat stress include:

- Provide ample access to fresh water
- Avoid working or moving animals after 8 a.m. if possible
- If animals must be worked during the day, limit handling to 30minute intervals
- Improve airflow and provide shade

USDA provides a Heat Stress Forecast which can be accessed online at www.ars.usda.gov/Main/docs.htm?docid=17130

Are you covered for newly acquired livestock? – With the AgriChoice policy, when you insure your livestock or farm equipment, the policy includes an automatic extension of the valuations to cover newly acquired equipment and/or livestock. The policy has requirements for reporting within specified time frames. You may want to schedule an appointment so we can review these provisions with you.

- Call for a **FREE** copy of the *Customer's Buying Guide to Farm Insurance* or a **FREE** review of your insurance needs.

Refer to policy wording for exact coverages and policy terms. Products may not be available in all states.

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