

Grain bin complex cotality tip sheet

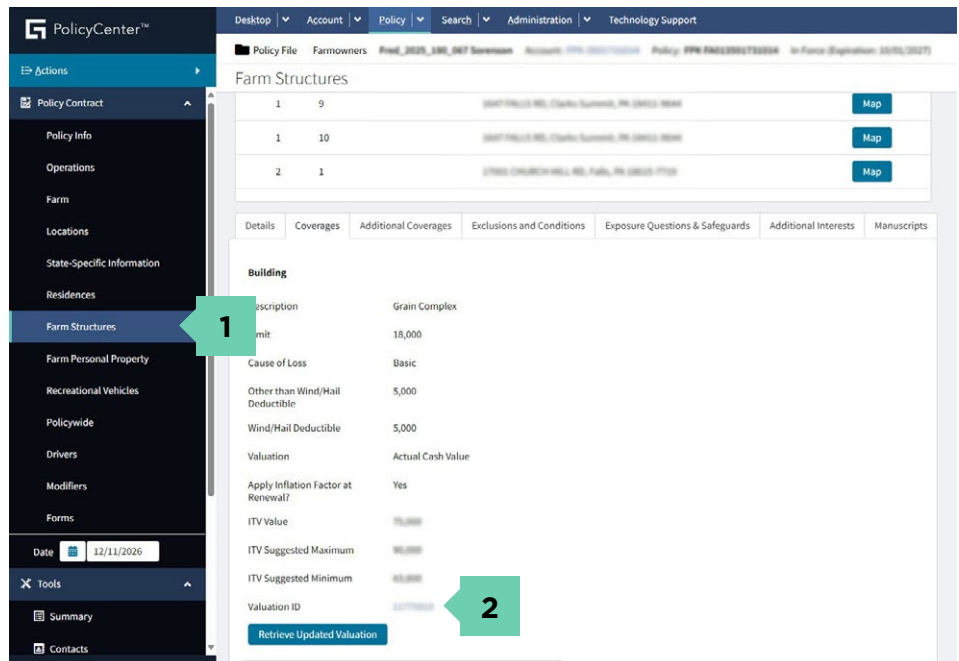
Grain Bins and Grain Bin Complexes do not have their own MSB code within Cotality. As such, these must be built using the tools available within Cotality. This tip sheet will go over how to create a new Grain Complex Valuation, add the Grain Complex Bundle and common equipment and edit an existing Grain Complex Valuation.

Key components for accurate grain bin complex valuation

1. Correct MSB Occupancy Code (650): Ensure the correct code is used
2. Adding Equipment: Utilize the **Additions** feature to include all equipment. Use the **8104 Farm — Grain Complex** bundle for standard equipment.
3. Adjusting Equipment: Modify the equipment settings to reflect the specific Grain Bin Complex accurately.

Locate the valuation needing amended

1. In the Farm Structures tab, click the structure that needs reviewed/amended.
- 2 **Select the Valuation ID number** from the Coverages tab.



The screenshot displays the PolicyCenter interface. On the left, a sidebar contains a menu with 'Farm Structures' highlighted. A green arrow labeled '1' points to this menu item. The main content area shows the 'Farm Structures' tab, which includes a table of structures. Below this, the 'Coverages' sub-tab is active, showing details for a 'Grain Complex' building. A green arrow labeled '2' points to the 'Valuation ID' field in the 'Coverages' section, which contains the value '1277862'.

Details	Coverages	Additional Coverages	Exclusions and Conditions	Exposure Questions & Safeguards	Additional Interests	Manuscripts
Building Description: Grain Complex Limit: 18,000 Cause of Loss: Basic Other than Wind/Hail Deductible: 5,000 Wind/Hail Deductible: 5,000 Valuation: Actual Cash Value Apply Inflation Factor at Renewal?: Yes ITV Value: 17,000 ITV Suggested Maximum: 90,000 ITV Suggested Minimum: 60,000 Valuation ID: 1277862 Retrieve Updated Valuation						



How to review and/or update an existing grain bin complex valuation

Verify correct occupancy code

1. Click on the **building image** under the **Building Insight Estimate** to access the building detail.
2. Under **Occupancy** it will give you the Occupancy Code. If showing 650, skip to Adding Grain Complex Bundle. If needing to update the Occupancy Code, click on the **Edit** tool.
3. Click on the **Occupancy**.
4. **Scroll** down or search 650 in the **Search Occupancy** field. **Select** 650 Additions/Equipment Only (Ag) and **click** Use Occupancy.

Property Valuation Summary

Valuation Details

Valuation Number	ESTIMATE-4808081	Effective Date	04/10/2008	Claim
Account Number		Expiration Date	04/10/2007	Loss C
Account Name		Estimate Expiration Date	04/10/2008	Loss C
		Value Basis	Reconstruction	Survey

Business Profile

Business Name	Frost, 3025, 180, 067 Saranac	Industry Code		Total
Business Address	1047 FALLO RD, Clarke Summit, PA, 16470-0544, USA	Industry Description		Total

Building Insight™ Estimate

Number of Locations:	1
Number of Buildings:	1
Buildings Value	\$ 79,360 USD
Location Additions Value	\$ 0 USD
Building Valuation Grand Total	\$ 79,360 USD
Cost Per Square Foot	\$ 1 USD
Depreciated Building Valuation Grand Total	\$ 79,360 USD
Depreciated Cost Per Square Foot	\$ 1 USD

Contents Insight™ Estimate

Inventory:	
Equipment:	
Computer:	
Furniture:	
Miscellaneous:	
Total Contents Estimate:	

Occupancy

Occupancy Code	Story Height	Percent
650	Additions / Equipment Only (AG)	100 %

Occupancy

Total Percentage (must total 100%):100%

Occupancy Code*	Story Height*	Percent*
650	Additions / Equip...	100 %

Add Occupancy **Cancel** **Save**

Occupancy

Total Percentage (must total 100%):100%

Search Occupancy

Search Occupancy **Search**

Occupancy Group

- Cattle
- Swine
- Equine / Horse
- Poultry
- Commodity
- General
- Sheep

Result

- 601 Farm Implement Shed
- 602 Small Storage Building/Garage
- 603 Hobby Storage
- 604 Small Office
- 606 Bulk Fertilizer Storage
- 608 Tool Shed
- 610 Bag Fertilizer Storage
- 612 Bulk Oil Storage
- 615 Quonset
- 650 Additions / Equipment Only (AG)

Cancel **Use Occupancy**



Adding grain complex bundle

Once the Grain Complex Occupancy code has been confirmed, you will need to add the Grain Complex Bundle to the valuation. This includes all Grain Bin Complex additional equipment to make it more efficient for the user to update for that specific Grain Bin Complex.

To add the Grain Complex bundle

1. **Select** the building icon next to Building Insight Estimate.

Building Insight™ Estimate  **1**

Number of Locations:	1
Number of Buildings:	1
Buildings Value	\$ 79,360 USD
Location Additions Value	\$ 0 USD
Building Valuation Grand Total	\$ 79,360 USD
Cost Per Square Foot	\$ 1 USD
Depreciated Building Valuation Grand Total	\$ 79,360 USD
Depreciated Cost Per Square Foot	\$ 1 USD

Cost as of: 09/2025

2. **Click Add Additions.** This will open up all addition options including bundles.

Section Additions

Addition Code	Addition Description	Category	Addition Type	Adjustments	Quantity	Depreciation	Depreciated Value	Total	Actions
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2

3. **Select** the **Addition Bundle** tab.

Add Additions

Stand-Alone Addition **3** **Addition Bundle** Single Use Custom Reusable Custom

Addition Bundle*

 **4**

5. The bundles created and owned by Nationwide Agribusiness are under **My Company Bundles**.

Select Addition Bundle

Search Addition Bundle



Addition Bundles

- My Bundles
- My Group Bundles
- My Company Bundles** **5**

Result

- 8096 Farm - Silo
- 8097 Farm - Packing House
- 8098 Farm - Dairy Complex
- 8099 Farm - Greenhouse - Fire Resistant
- 8100 Farm - Greenhouse - NOC
- 8102 Farm - Corn Crib
- 8104 Farm - Grain Complex**
- 8105 Farm - Greenhouse - Poly Covered
- 8106 Farm - Equine Stable
- 8107 Farm - Bulk Bins
- 8109 Farm - Water Pump



1. **Select** 8104 Farm — Grain Complex from the results list.

2. **Click** Use Addition Bundle.

Select Addition Bundle

Search Addition Bundle

Addition Bundles

- My Bundles
- My Group Bundles
- My Company Bundles

Result

- 8096 Farm - Silo
- 8097 Farm - Packing House
- 8098 Farm - Dairy Complex
- 8099 Farm - Greenhouse - Fire Resistant
- 8100 Farm - Greenhouse - NOC
- 8102 Farm - Corn Crib
- 8104 Farm - Grain Complex
- 8105 Farm - Greenhouse - Poly Covered
- 8106 Farm - Equine Stable
- 8107 Farm - Bulk Bins
- 8109 Farm - Water Pump

3. **Click** Add.

Add Additions

Stand-Alone Addition Addition Bundle Single Use Custom Reusable Custom

Addition Bundle*

8104 Farm - Grain Complex

Description

Farm - Grain Complex

8104 — Farm grain complex — Confirming bundle details

1. The user will still need to go into each part (edit) and confirm the components of that structure.

2. If an item included in a bundle does not exist in the Bin Complex, then that item should be removed from the Cotality Valuation.

Follow the same steps outlined above when reviewing components of individual grain bins.

Add Additions

Stand-Alone Addition Addition Bundle Single Use Custom Reusable Custom

Addition Bundle*

8104 Farm - Grain Complex

Description

Farm - Grain Complex

Addition Code	Addition Description	Category	Addition Type	Quantity	Depreciation	Total	Date Last Modified	Actions
614	null	Grain Bins, Commercial & Agricultural	Equipment	1	0 %	\$ 6,350 USD	10/31/2025	Edit Delete
608	null	Grain Bins, Commercial & Agricultural	Equipment	1	0 %	\$ 2,110 USD	10/31/2025	Edit Delete
611	null	Grain Bins, Commercial & Agricultural	Equipment	1	0 %	\$ 4,950 USD	10/31/2025	Edit Delete
612	null	Grain Bins, Commercial & Agricultural	Equipment	1	0 %	\$ 14,000 USD	10/31/2025	Edit Delete
501	null	Grain Handling Complex	Equipment	1	0 %	\$ 6,650 USD	10/31/2025	Edit Delete



600 — Grain bins — standard or 602 — Grain bins — stiffened

1. **Select** grain bin from the list.
You will need to add each bin individually along with all the attached equipment, as the bundle only adds on a singular grain bin. (Fans/Heaters, Sweep Augers, Aeration, Ladders, Cages, downspouts). If the bin is stiffened, this will need to be updated to Addition Code 602. You may have a mix of stiffened and unstiffened bins of assorted sizes. Grain bins can be entered by:
 - a. Size (Preferred method — Diameter & Height)
 - b. Capacity (Diameter & bushel capacity)

Edit Additions

Stand-Alone Addition

Addition Bundle

Single Use Custom

Reusable Custom

Addition*

600 Grain Bins - Standard, 21 Ft Diameter, 15 Ft High...

Quantity*

1

Depreciation, %

%

Same as Section

☐

Save

[Cancel Editing](#)

Entry Type

Size

Size

Capacity

21 ft

Height to Eaves*

15 ft

Specification

Costs include concrete base.

601 — Grain bins — standard, floor aeration system (change to 603 for stiffened bins)

1. **Select** Diameter and Eve Height using the drop-down boxes.
2. **Click** Add to save your additions.

Add Additions

Stand-Alone Addition

Addition Bundle

Single Use Custom

Reusable Custom

Addition*

601 Grain Bins - Standard, Floor Aeration System

Quantity*

1

Depreciation, %

%

Same as Section

☐

2

Add

Diameter*

15 feet

15 feet

18 feet

21 feet

24 feet

27 feet

30 feet

33 feet

36 feet

42 feet

48 feet

Specification

Costs include concrete base.

1

	Category	Addition Type	Quantity	Depreciation	Total	Date Last Modified	Actions
21 Ft to Eave	Grain Bins, Commercial & Agricultural	Equipment	1	0 %	\$ 17,200 USD	10/31/2025	
	Grain Bins, Commercial & Agricultural	Equipment	1	0 %	\$ 6,350 USD	10/31/2025	



608 — Miscellaneous grain bin, auger — sweep

The diameter range will need to match the diameter selected for the Addition Code 600 above.

Edit Additions

Stand-Alone Addition	Addition Bundle	Single Use Custom	Reusable Custom
Addition* 608		Quantity* 1	Depreciation, % %
Type* 10' up to 36' Dia. 10' up to 36' Dia. 10' - 37' to 75' Dia.		Specification An internal auger that pivots at the center of the bin at floor level and transports grain to the under floor discharge auger as it moves around the bin in a circle.	
Preview Values		Base Value \$ 2,110.00 USD Depreciation \$ 0.00 USD Total \$ 2,110.00 USD	

610 — Miscellaneous grain bin, auger — under bin

This is for the unloading auger for the bin. The length should be based on the length of the auger, not the diameter of the bin.

1. **Select** the correct Type from the drop down list.
2. **Click** Save.

Edit Additions

Stand-Alone Addition	Addition Bundle	Single Use Custom	Reusable Custom
Addition* 610	Miscellaneous Grain Bin, Auger - Under Bin	Quantity* 1	Depreciation, % %
Type* Up to 59'		Specification A auger that runs under one or more tanks in order for it to be unloaded.	
Preview Values			

613 — Miscellaneous grain bin, exterior attachments

These are for additional various attachments for the bin. You may need to add multiple attachments to each bin. The preselected one included in the bundle is a Bin Wall Ladder. Height is needed.

Additional Options are Bin Roof Ladder, Catwalks, Catwalk Support Tower and Safety Cage.

Edit Additions

Stand-Alone Addition	Addition Bundle	Single Use Custom	Reusable Custom										
Addition* 613	Miscellaneous Grain Bin, Exterior Attachments	Quantity* 1	Depreciation, % %										
Item* Bin Roof Ladder Bin Roof Ladder Bin Wall Ladder Catwalks Catwalks Support Tower Safety Cage		Specification Exterior equipment used with grain bins.											
<table><thead><tr><th>Name</th><th>Select</th><th>Additional Info</th><th>Value</th><th>Calculated Value</th></tr></thead><tbody><tr><td>Landing</td><td>☐</td><td>Quantity</td><td>1</td><td>---shown after calculation---</td></tr></tbody></table>				Name	Select	Additional Info	Value	Calculated Value	Landing	☐	Quantity	1	---shown after calculation---
Name	Select	Additional Info	Value	Calculated Value									
Landing	☐	Quantity	1	---shown after calculation---									
Preview Values													



614 — Miscellaneous grain bin, fans

These are the fans attached to the bin for air flow. A quantity of two has been preselected but review to correctly reflect the quantity. The options are Centrifugal or With Heater. The Horsepower (HP) should also be selected, ranging from 5 HP to 50 HP for Centrifugal, and 7.5HP to 50 for With Heater.

After adding the correct number of bins and all their additions you will need to add more components of the Grain Bin Complex as applicable.

Edit Additions

Stand-Alone Addition Addition Bundle Single Use Custom Reusable Custom

Addition*
614 Miscellaneous Grain Bin, Fans

Quantity*
1

Depreciation, %
%

Same as Section
☐

Save
Cancel Editing

Entry Type
Centrifugal

HP*
10
5
7.5
10
15
20
30
40
50

Specification
Fans that are attached to or located next to a steel grain bin for the purpose of drying the contents.

Base Value \$ 6,350.00 USD
Depreciation \$ 0.00 USD
Total \$ 6,350.00 USD

	Category	Addition Type	Quantity	Depreciation	Total	Date Last Modified	Actions
614	Grain Bins, Commercial &	Equipment	1	0 %	\$ 6,350 USD	10/31/2025	

500 — Grain elevator leg

A grain elevator leg, also known simply as a **leg**, is a key component of a grain elevator system. It is a vertical conveyor belt or chain with attached buckets that lift grain from a lower level to a higher level within the elevator. The leg is responsible for moving grain from the receiving area to the top of the elevator, where it can then be directed to various storage bins or processing areas via downspouts.

1. **Select** Bushels per Hour (BPH).
2. **Select** Height of Leg from drop down. The BPH are 1500-30,000 and the height available is 30ft — 200ft. Select the closest option available.

Edit Additions

Stand-Alone Addition Addition Bundle Single Use Custom Reusable Custom

Addition*
500 Grain Elevator Leg

Quantity*
1

Depreciation, %
%

Same as Section
☐

Save
Cancel Editing

Bushels per Hour*
1500

Height*
100 ft

1 **2**

Preview Values

Specification
Basic Specifications: Bucket elevator, Drive unit, Ladders and platforms, Grain cleaner, Loading height supports.



613 — Miscellaneous grain bin exterior attachments

Use Catwalks Support Tower if the Elevator Grain Leg is supported by a tower. Use the same heights as the Grain Leg.

1. **Enter** the length.
2. **Enter** the value.

Edit Additions

Stand-Alone Addition

Addition* 613 Miscellaneous Grain Bin, Exterior Attachments Quantity* 1 Depreciation, % Same as Section

Save

Cancel Editing

Item*

Catwalks Support Tower

Specification

Exterior equipment used with grain bins.

Length*

100 LF

1

Adjustments

Name	Select	Additional Info	Value	Calculated Value
Landing	☒	Quantity	1	---shown after calculation---

2

Preview Values

501 — Grain elevator downspouts

Grain elevator downspouts are components of a grain handling system used in grain elevators. They are pipes or chutes that direct the flow of grain from the top of the elevator to various storage bins or loading areas. These downspouts help in efficiently and safely transferring grain, minimizing spillage and damage to the grain during the process.

1. Use the **drop-down** for the diameter of the spouting.
2. The number of spouts, remember costs are based on 40ft length of pipes.

Edit Additions

Stand-Alone Addition

Addition* 501 Grain Elevator Downspouts Quantity* 1 Depreciation, % Same as Section

Save

Cancel Editing

Spout Diameter*

6 inch

1

Number of Spouts*

6

2

Specification

Basic Specifications: Spouting (piping) Retarders Cushion boxes Consignors Trusses Miscellaneous connections Costs are based on 40 foot lengths

Preview Values



612 — Miscellaneous grain bin, dump pit hopper

This would be a receiving area where grain is deposited before being conveyed to storage bins or processing equipment. The grain is usually moved from the dump pit to the grain elevator leg, which then lifts it to the top of the elevator for further distribution. The pit could be covered under a shed or utility building. Some Farms may not have a dump pit and may use a portable auger to receive grain.

Edit Additions

Stand-Alone Addition Addition Bundle Single Use Custom Reusable Custom

Addition*
612 Miscellaneous Grain Bin, Dump Pit Hopper

Quantity*
1

Depreciation, %
%

Same as Section
☐

Save
[Cancel Editing](#)

Type*
13' - 5000 BPH
13' - 5000 BPH
17' - 10000 BPH

Specification
A pit with a steel grate covering, that trucks or other units dump grain. A horizontal auger or belt conveyor is used to move the grain into the boot section of an elevator leg.

Preview Values

Additional items not included in the grain complex bundle

3213/3214 — Truck Scale — (Best options for scales)

1. **Select** the Addition.
2. **Select** the Platform from the drop down list.

Select Stand-Alone Addition

Search Addition
 Search

Category
Retaining Walls
Roof Hatches
Scales
Science Equipment
Scoreboards
Seating Equipment
Service Station Equipment

Result
3210 Built-in Scales
3211 Truck Scales - 20 ton, 24' x 10' platform
3212 Truck Scales - 30 ton, 24' x 10' platform
3213 Truck Scales - 50 ton
3214 Truck Scales - 60 ton
3216 Warehouse Scales - 10,000 lb. capacity
3217 Warehouse Scales - 20,000 lb. capacity
3215 Warehouse Scales - 6,000 lb. capacity

Cancel **Use Addition**

Edit Additions

Stand-Alone Addition Addition Bundle Single Use Custom Reusable Custom

Addition*
3214 Scales - 60 ton

Quantity*
1

Depreciation, %
%

Same as Section
☐

Save
[Cancel Editing](#)

Platform*
60' x 10'
60' x 10'
70' x 10'

Specification
The cost per truck scale includes the beam, scale levelers, structural steel, scale installation, a deck as specified, a dial, & a foundation pit.

Preview Values



1451 — Tanks above ground (LP Tanks)

Edit Additions

Stand-Alone Addition	Addition Bundle	Single Use Custom	Reusable Custom
Addition* 1451 Tanks - Above ground U.L. listed		Quantity* 1	Depreciation, % Same as Section ☐
Gallons* 10000		Specification Cost includes: Tank, paint, manhole if needed, and skid or saddles.	
Type* Single Wall Steel			
Preview Values			

604 — Hopper bins

Similar to Standard Bins — Use Size for best results (Diameter and Height).

Edit Additions

Stand-Alone Addition	Addition Bundle	Single Use Custom	Reusable Custom
Addition* 604 Hopper Bins		Quantity* 1	Depreciation, % Same as Section ☐
Entry Type Size		Specification Basic Specifications: Side and roof ladder Four or more leg supports Concrete base Note: Height is measured from the bottom of the tank to the top of the eaves.	
Diameter* 18'			
Height to Eaves* 25'			
Preview Values			

Conveyors: Use 613 catwalks based on the linear feet

1. Enter the **Quantity**.
2. Enter the **Length/Height**

Add Additions

Stand-Alone Addition	Addition Bundle	Single Use Custom	Reusable Custom
Addition* 613 Miscellaneous Grain Bin, Exterior Attachm		Quantity* 1	Depreciation, % ☐
Item* Catwalks		Specification Exterior equipment used with grain bins.	
Length* 1 LF			

Support Towers: Use 613 Catwalks Support Tower

1. Enter the **Quantity**.
2. Enter the **Length/Height**

Note: These support towers can be utilized for bucket elevators or overhead conveyors which have a support structure.

Add Additions

Stand-Alone Addition	Addition Bundle	Single Use Custom	Reusable Custom
Addition* 613 Miscellaneous Grain Bin, Exterior Attachm		Quantity* 1	Depreciation, % ☐
Item* Catwalks Support Tower		Specification Exterior equipment used with grain bins.	
Length* 1 LF			



Completing a valuation

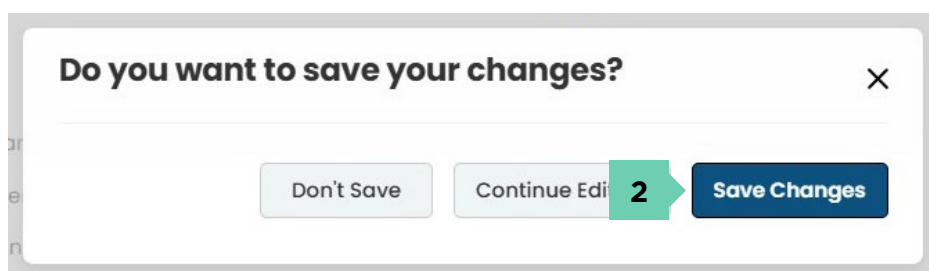
1. When all information is entered, click **Close Valuation**.

If you close the window without clicking Close Valuation, the valuation may remain locked on the last user.

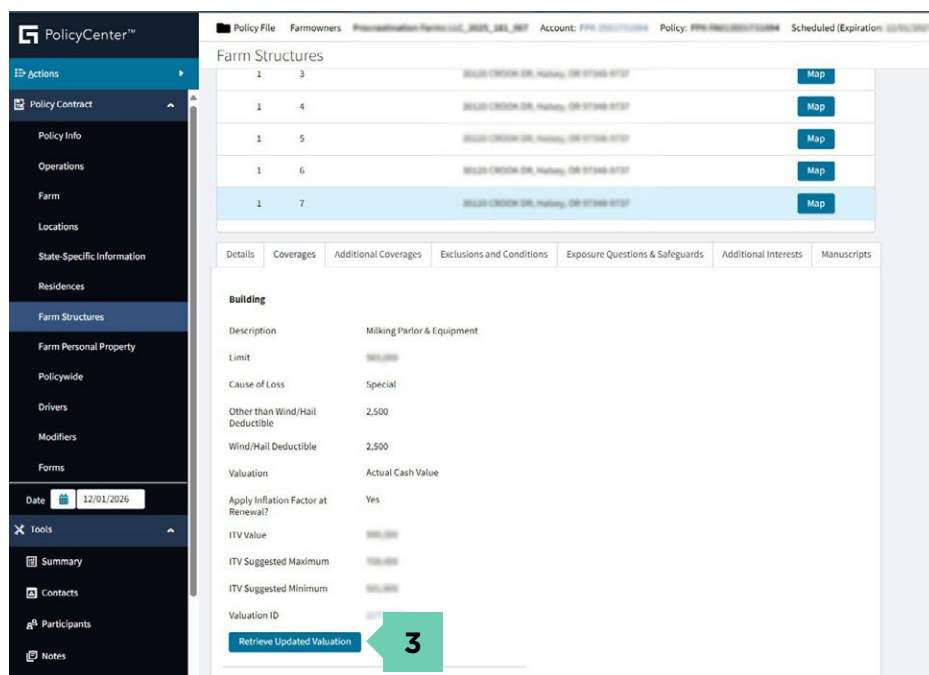


2. Click **Save Changes**.

If you do not Save Changes, the valuation will revert to original state.



3. Navigate back to Policy Center and click **Retrieve Updated Valuation** to see the updated valuation information.



To get started, log into PolicyCenter via Agent Center.