



Create a Quote in ClearQuoteSM: Farm



Instructional Guide

- **Purpose:** This instructional guide provides directions for creating a Farmowners quote in ClearQuoteSM.

NOTE: Instructions begin after the account has already been set up. View the *Account Setup in ClearQuote* instructional guide for account setup instructions.

Account Setup – Account Questions



Answer the Account Questions, use the scroll bar to view all questions.

NOTE: The Customer Type appears on the screen based on the answers to questions.

Does the applicant have cold storage warehousing exposure? *

☐ Yes ☒ No

FEIN

##-####

Year Business Started *

2000

Customer Type

Specialty Ag

FARM - Has the applicant had any prior losses in the past three years? *

☐ Yes ☒ No

Save & Exit

PreviousNext

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ACCOUNT SETUP

Account InformationACCOUNT QUESTIONS

Try our streamlined quoting experience

Hide optional fields

Coverage and deductibles defaulted

☐ On ☒ Off

Turn this On or Off at any point during the quoting process in the top right hand corner of any page.

Account Questions

Has any policy been cancelled or non-renewed for loss history, non-compliance with policy conditions, ineligible exposures, non-compliance with loss control, or material misrepresentation within the past three years? *

☐ Yes ☒ No

Has there been a lapse in coverage for more than 30 days in the past 3 years? *

☐ Yes ☒ No

During the last five years, has an applicant been convicted of any degree of the crime of arson? *

☐ Yes ☒ No

Has the applicant been involved in a lawsuit? *

☐ Yes ☒ No

Is the applicant a subsidiary of another? *

☐ Yes ☒ No

Does the applicant have subsidiaries? *

☐ Yes ☒ No

Does the applicant have a Farmowners policy with a Nationwide Affiliated Company or will it be included with this submission? *

☐ Yes ☒ No

Does the risk manufacture or process food or beverage products? *

☐ Yes ☒ No

Is farming the primary source of the applicant's income? *

☒ Yes ☐ No

Gross annual farming receipts *

300,000

Save & Exit

PreviousNext

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Policy Information – Farm Bureau



If the account is in a state where Farm Bureau is present, answer according to the insured's Farm Bureau status.

ACCOUNT SETUP ▾

Account Information ACCOUNT QUESTIONS

Try our streamlined quoting experience

Hide optional fields Coverage and deductibles defaulted On Off

Turn this On or Off at any point during the quoting process in the top right hand corner of any page.

Account Questions

Farm Bureau

Is the applicant a member of a Farm Bureau? * Yes No

Save & Exit Previous Next

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Policy Information – Farm Bureau



Include the Farm Bureau Membership Number.

ACCOUNT SETUP ▾

Account Information ACCOUNT QUESTIONS

Try our streamlined quoting experience

Hide optional fields Coverage and deductibles defaulted On Off

Turn this On or Off at any point during the quoting process in the top right hand corner of any page.

Account Questions

Farm Bureau

Is the applicant a member of a Farm Bureau? * ☒ Yes ☐ No

Membership Number *

Farm Bureau Membership State New York

Save & Exit Previous Next

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Policy Information – Coverage Needed



In the Policy Information field, indicate whether the insured requires Property & Liability, Liability Only, or Property Only.

The screenshot shows a web application interface for a farm policy. At the top, there are navigation tabs: 'Account', 'FARM', and 'Review & Quote'. Below these are 'FARM INFORMATION' and 'Farm Coverages'. A dropdown menu is set to 'Detailed Information'. The 'Policy Information' section contains a 'Coverage period' field with dates '09/21/2021' and '09/21/2022', and a 'Policy Coverage' section with three radio buttons: 'Property & Liability' (selected), 'Liability Only', and 'Property Only'. A yellow arrow points to this section. Below is the 'Operations' section, which has a collapsed 'Farm Operations and Sub-Operations' dropdown and an 'Add Operation' button. A table with columns 'Operation', 'Percentage', and 'Sub-Operation' is shown, but it is empty. A red error message states: 'At least one Farm Operation and Sub-Operation are required.' The 'Liability Limits' section lists 'Bodily Injury and Property Damage - Per Occurrence' and 'General Aggregate - Other than Products Completed Operations'. At the bottom, there are sections for 'Locations & Exposures' (with an 'Add Location' button) and 'Drivers' (with an 'Add Driver' button). Navigation buttons at the bottom include 'Save & Exit', 'Previous', and 'Next'. The footer contains 'ClearQuoteSM PolicyCenter | Reference Connect' and '© 2020 Nationwide Mutual Insurance Company'.

Account FARM Review & Quote

FARM INFORMATION Farm Coverages

▼ Detailed Information

Policy Information

Coverage period * 09/21/2021 - 09/21/2022

Policy Coverage * ☒ Property & Liability ☐ Liability Only ☐ Property Only

Operations

▼ Farm Operations and Sub-Operations *

+ Add Operation

Operation *	Percentage *	Sub-Operation *
At least one Farm Operation and Sub-Operation are required.		

Liability Limits

Bodily Injury and Property Damage - Per Occurrence

General Aggregate - Other than Products Completed Operations

► Locations & Exposures + Add Location

► Drivers + Add Driver

✕ Save & Exit ◀ Previous ▶ Next

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Add Operations and Sub Operations



Note the Add Operations field.

You can have multiple farm operations and sub operations, but you *must* have at least one Operation and at least one Sub Operation.

1. Click Add Operations.
2. Select the primary Operation from the Add Operation popup.

The screenshot shows the 'FARM INFORMATION' section of a web form. The 'Operations' section is expanded, showing a table with columns 'Operation *', 'Percentage *', and 'Sub-Operation *'. A yellow arrow labeled '1' points to the 'Add Operation' button in the right sidebar. The sidebar lists various farm operations with plus icons, including Aquaculture, Cattle Ranching and Farming, Forest Nurseries and Gathering of Forest Products, Fruit and Tree Nut Farming, Greenhouse, Nursery, and Floriculture Production, Hog Farming, Oilseed and Grain Farming, Other Animal Production, Other Crop Farming, Poultry and Egg Production, Sheep and Goat Farming, Vegetable and Melon Farming, and Other. Below the table, there is a red error message: 'At least one Farm Operation and Sub-Operation are required.' The bottom of the form includes sections for 'Liability Limits', 'Locations & Exposures', and 'Drivers', each with an 'Add' button. The footer contains the text 'ClearQuoteSM PolicyCenter | Reference Connect' and '© 2020 Nationwide Mutual Insurance Company'.

Add Operations and Sub Operations



The Operation (Cattle Ranching and Farming in this example) now shows on the screen.

Click the **+** sign in the gray Sub Operation field.

The screenshot shows the 'FARM INFORMATION' page with the 'Farm Coverages' tab selected. Under 'Detailed Information', the 'Policy Information' section shows a coverage period from 09/21/2021 to 09/21/2022 and policy coverage options: 'Property & Liability' (selected), 'Liability Only', and 'Property Only'.

The 'Operations' section is titled 'Farm Operations and Sub-Operations *'. It contains a table with the following data:

Operation *	Percentage *	Sub-Operation *	
Cattle Ranching and Farming	<input type="text"/>	<input type="text"/>	
Total	0%	The percentage of all operations must equal 100%	

A yellow arrow points to the '+' icon in the 'Sub-Operation' field for 'Cattle Ranching and Farming'. Below the table, there are sections for 'Liability Limits' (Bodily Injury and Property Damage - Per Occurrence), 'Locations & Exposures' (with an 'Add Location' button), and 'Drivers' (with an 'Add Driver' button). At the bottom, there are 'Save & Exit', 'Previous', and 'Next' buttons.

Add Operations and Sub Operations



Select the Sub Operation that applies to the Operation.



Add Sub-Operation

☐ Beef Cattle Ranching and Farming

☐ Cattle Feedlots

☐ Dairy Cattle and Milk Production

☐ Other

 Cancel

 OK

Add Operations and Sub Operations



1. Continue to Add Operations and Sub Operations as applicable.
2. When finished adding Operations and Sub Operations, indicate the percentage of all operations listed. The percentage of all operations must equal 100 percent.

The screenshot shows the 'FARM INFORMATION' section of a web application. The 'Detailed Information' tab is active, showing 'Policy Information' and 'Operations' sections. The 'Policy Information' section includes a 'Coverage period' (09/21/2021 to 09/21/2022) and 'Policy Coverage' options (Property & Liability, Liability Only, Property Only). The 'Operations' section is highlighted with a large yellow arrow labeled '2'. It contains a table with columns 'Operation *', 'Percentage *', and 'Sub-Operation *'. The table has one row: 'Cattle Ranching and Farming' with a percentage of '100' and a sub-operation 'Beef Cattle Ranching and Farming'. A 'Total' row shows '100%'. A note states 'The percentage of all operations must equal 100%'. A large yellow arrow labeled '1' points to the 'Add Operation' button. Below the table are sections for 'Liability Limits', 'Locations & Exposures', and 'Drivers', each with an 'Add' button. At the bottom are 'Save & Exit', 'Previous', and 'Next' buttons.

Account FARM Review & Quote

FARM INFORMATION Farm Coverages

▼ Detailed Information

Policy Information

Coverage period * 09/21/2021 - 09/21/2022

Policy Coverage * ☒ Property & Liability ☐ Liability Only ☐ Property Only

Operations

Operations and Sub-Operations *

+ Add Operation

Operation *	Percentage *	Sub-Operation *
<input checked="" type="checkbox"/> Cattle Ranching and Farming	100	Beef Cattle Ranching and Farming <input checked="" type="checkbox"/>
Total	100%	<i>The percentage of all operations must equal 100%</i>

Liability Limits

bodily injury and property damage - per occurrence

► Locations & Exposures + Add Location

► Drivers + Add Driver

Save & Exit Previous Next

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Locations and Exposures



Note the Locations & Exposures tab.
Exposures such as Residences, Farm
Buildings, and Farm Personal Property
are added here.

Click Add Location.

Account FARM Review & Quote

FARM INFORMATION Farm Coverages

▼ Detailed Information

Policy Information

Coverage period * 09/21/2021 - 09/21/2022

Policy Coverage * ☒ Property & Liability ☐ Liability Only ☐ Property Only

Operations

▼ Farm Operations and Sub-Operations *

+ Add Operation

Operation *	Percentage *	Sub-Operation *
<input checked="" type="checkbox"/> Cattle Ranching and Farming	100	Beef Cattle Ranching and Farming <input checked="" type="checkbox"/>
Total	100%	<i>The percentage of all operations must equal 100%</i>

Liability Limits

Bodily Injury and Property Damage - Per Occurrence

► Locations & Exposures + Add Location

► Drivers + Add Driver


☒ Save & Exit Previous Next

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Select (and Add if applicable) Address



1. Click Select to add the previously entered address information as the location.
2. Click Enter New Address to add new or additional addresses.


 Add Farm Location


Location Details


Additional Interests


+

-



 Address Location

 Non Mappable Location

 123 Any Road
Any City, IA 52200

✓

Select

2

✕

Cancel

✓

Enter New Address


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9

Location Details




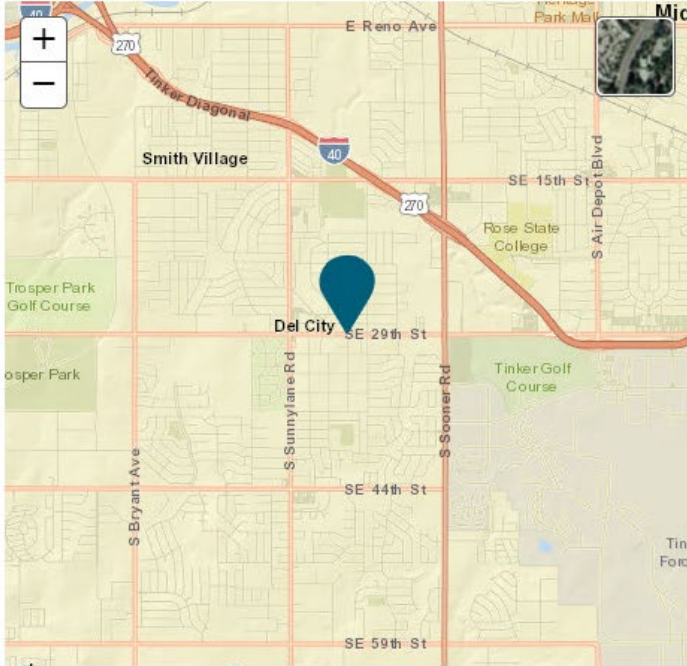
1. If you have multiple addresses and locations, you can type a brief description in the Location Description field.
2. Enter Number of Acres (this is a required field).



 **Edit Farm Location**
Updates to this address will apply to all lines of business

Location Details



Additional Interests





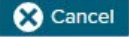
 Address Location  Non Mappable Location


Edit Address:

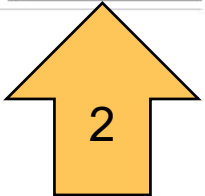
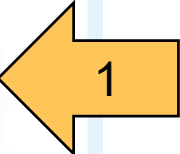
 123 Any Road
Any City, IA 52200 

Location Description

Number of Acres*

 Cancel

 Save



Add Exposure – Residence



The location address now shows on the screen.

Click Add Exposure; for this example we will first click Add Residence from the drop down.

The screenshot displays the 'FARM INFORMATION' section of a software interface. At the top, there are tabs for 'Account', 'FARM', and 'Review & Quote'. Below these, the 'FARM INFORMATION' tab is active, showing 'Farm Coverages'. A 'Detailed Information' section is expanded, revealing 'Locations & Exposures'. A table lists 'Iowa Locations' with a 'Base State' filter. The table has columns for 'Location Address', 'Exposures', and 'Number of Exposures'. One location is listed: '123 Any Road, Any City, IA 52200'. An 'Add Exposure' button is next to it, with a dropdown menu open showing options: 'Add Residence', 'Add Farm Structures', 'Add Farm Personal Property', and 'Add Recreational Vehicle'. A yellow arrow points to the 'Add Residence' option. Other buttons include 'Add Location', 'Add Driver', 'Save & Exit', 'Previous', and 'Next'. The footer contains 'ClearQuote SM PolicyCenter | Reference Connect' and '© 2020 Nationwide Mutual Insurance Company'.

Location Address	Exposures	Number of Exposures
123 Any Road Any City, IA 52200	Attention is required	

Residence Details



Enter the Residence Details – note required fields.

NOTE: If you started a Personal Lines Homeowners quote and then moved to a Farmowners quote, you can click Retrieve Existing Valuation to import the valuation that was entered in the Personal Lines (you'll need the ID number).

Account

FARM

Review & Quote

Add Residence

RESIDENCE DETAILS

Residence Coverages

Residence Questions

Residence Details

Location *

Edit

Edit location to add Additional Interests

Residence Type *

Dwelling

Coverages Represented *

Occupancy Type *

Retrieve Existing Valuation

Yes

No

Original Year Built *

Construction *

Total Area *

Finished Living Area *

Do not include finished basement, built-in garage area or lower level unfinished area in the finished living area.

Roof Type *

Auxiliary Heating *

Homestyle *

Number of Stories *

Number of Families *

Cancel

Next

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Residence Valuation



If the fields do not populate from the existing address, you will need to enter the information manually.

Click Next when required fields are complete.

Account FARM Review & Quote

Add Residence 123 Any Road, Any City, IA 52200 RESIDENCE DETAILS Residence Coverages Residence Questions

Residence Details

Location * 123 Any Road, Any City, IA 52200 Edit

Edit location to add Additional Interests

Residence Type * Dwelling

Coverages Represented * Structure and Household Personal Property

Occupancy Type * Owner - Primary Residence

Retrieve Existing Valuation ☐ Yes ☒ No

Original Year Built * 2002

Construction * Frame

Total Area * 2,000

Finished Living Area * 2,000

Do not include finished basement, built-in garage area or lower level unfinished area in the finished living area.

Roof Type * Asphalt/Other

Auxiliary Heating * None

Homestyle * Ranch

Number of Stories * 1 story

Number of Families * 1

Cancel Next

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Residence Valuation



1. The system will provide a suggested range for the dwelling limit. If the limit is outside of this range, you can update the valuation or underwriter approval will be needed prior to issuance.
2. Next is Household Personal Property. Note that the description for Household Personal Property should read as Household Personal Property.

The screenshot displays the 'Residence Coverages' tab in a web application. The interface includes a top navigation bar with 'Account', 'FARM', and 'Review & Quote' links. Below this is a breadcrumb trail: 'Add Residence' > 'Residence Details' > 'RESIDENCE COVERAGES' > 'Residence Questions'. The 'Residence Coverages' tab is active, showing two main sections: 'Structure' and 'Household Personal Property'. The 'Structure' section has a 'Description' field set to 'Dwelling', a 'Limit' field set to '\$ 240,000', and a 'Suggested Range' of '\$203,000 - \$286,600' with an 'ITV' of '\$238,800'. Below these are buttons for 'View Valuation' and 'Retrieve Updated Valuation'. The 'Household Personal Property' section has a 'Description' field, a 'Valuation' dropdown set to 'Replacement Cost', a 'Limit' field set to '168,000', and an 'Additional Desired' field. Navigation buttons 'Previous' and 'Next' are at the bottom right, and a 'Close' button is at the bottom left. The footer contains 'ClearQuoteSM PolicyCenter | Reference Connect' and '© 2020 Nationwide Mutual Insurance Company'. Two yellow arrows with numbers '1' and '2' point to the 'Limit' field in the 'Structure' section and the 'Description' field in the 'Household Personal Property' section, respectively.

Account FARM Review & Quote

Add Residence Residence Details RESIDENCE COVERAGES Residence Questions

Residence Coverages Additional Coverages Exclusions & Conditions

Structure *

Description * Dwelling

Limit * \$ 240,000

Suggested Range: \$203,000 - \$286,600
ITV: \$238,800

View Valuation

Retrieve Updated Valuation

Valuation * Replacement Cost

Cause of Loss * Special

Other than Wind/Hail Deductible * 1,000

Wind/Hail Deductible * 1,000

Household Personal Property *

Description *

Valuation * Replacement Cost

Limit * 168,000

Additional Desired \$

Close Previous Next

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Adding a Residence – Household Personal Property



1. The Household Personal Property fields will appear; if additional limits are needed, you can enter them at this time.
2. Click Add Interest to enter additional interests (lienholder, mortgage information, etc).
3. Click Next.

The screenshot shows the 'Add Residence' form with the following sections and fields:

- Account** and **FARM** dropdowns at the top left.
- Review & Quote** button at the top right.
- Add Residence** tab, with sub-tabs for **Residence Details**, **RESIDENCE COVERAGES** (active), and **Residence Questions**.
- Household Personal Property** section with fields for:
 - Total Limit * 157,500
 - Cause of Loss * Special
 - Other than Wind/Hail Deductible * 1,000
 - Wind/Hail Deductible * 1,000
 - Scheduled Personal Property: ☐ Yes, ☒ No
 - Loss of Use (Actual Loss Sustained) * ☒ Yes, ☐ No
 - Other Private Structures Appurtenant to Dwellings * 22,500
 - Other Structures Increased Limits Coverage: ☐ Yes, ☒ No
 - Electrical Generating Equipment Coverage * No
- Additional Interests** section with an **Add Interest** button.
- Interests** table with columns: #, Name, Interest Type, Interest, Loan Number.
- Optional note: **OPTIONAL - Click the 'Add Additional Interest' button to add an interest.**
- Close**, **Previous**, and **Next** buttons at the bottom.
- Footer: **ClearQuoteSM PolicyCenter | Reference Connect** and **© 2020 Nationwide Mutual Insurance Company**.

Adding a Residence – Scheduled Personal Property



Scheduled Personal Property can be entered here.

1. Select “Yes” for Scheduled Personal Property.
2. Click Add New.

The screenshot shows the 'Add Residence' form with the following sections:

- Account** and **FARM** dropdowns at the top left.
- Review & Quote** button at the top right.
- Add Residence** tab, with sub-tabs for **Residence Details**, **RESIDENCE COVERAGES** (active), and **Residence Questions**.
- Scheduled Personal Property** section with radio buttons for **Yes** and **No**. Arrow 1 points to the **Yes** button.
- List of Scheduled Items** section with an **Add New** button. Arrow 2 points to this button.
- Optional** section with a note: "OPTIONAL - Click the 'Add New' button to add a schedule." Below this is a table with columns: #, Property Description, Category, Limit, and Valuation.
- Loss of Use (Actual Loss Sustained)** section with radio buttons for **Yes** and **No**.
- Other Private Structures Appurtenant to Dwellings** section with a limit of **22,500**.
- Other Structures Increased Limits Coverage** section with radio buttons for **Yes** and **No**.
- Electrical Generating Equipment Coverage** section with a limit of **No**.
- Additional Interests** section with an **Add Interest** button.
- Interests** section with a table with columns: #, Name, Interest Type, Interest, and Loan Number.
- Optional** section with a note: "OPTIONAL - Click the 'Add Additional Interest' button to add an interest."
- Close**, **Previous**, and **Next** buttons at the bottom.

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Adding a Residence – Scheduled Personal Property



Complete the required Information.

If more than one item will be scheduled, click **Save & Add New**; otherwise, click **Save**.

The screenshot displays the 'Add Residence' form with the 'RESIDENCE COVERAGES' tab selected. The 'Scheduled Personal Property' section is active, showing a table for 'List of Scheduled Items' with columns: #, Property Description, Category, Limit, and Valuation. A modal titled 'Add Scheduled Personal Property' is open, containing four required fields: 'Property Description', 'Category', 'Limit', and 'Valuation'. The modal has three buttons: 'Cancel', 'Save & Add New', and 'Save'. Below the table, there is an 'Additional Interests' section with an 'Add Interest' button and a table for 'Interests' with columns: #, Name, Interest Type, Interest, and Loan Number. At the bottom, there is a 'Close' button, 'Previous' and 'Next' navigation buttons, and a footer with 'ClearQuoteSM PolicyCenter | Reference Connect' and '© 2020 Nationwide Mutual Insurance Company'.

Protective Safeguards



1. Answer all Protective Safeguards questions. Note that for alarms, sprinkler system, etc. you will need to obtain trailing documents to verify.
2. Click Save Exposure or Save & Add New Exposure to add more exposures from the Locations screen.

Account FARM Review & Quote

Edit Residence 123 Any Road, Any City, IA 52200 Residence Details Residence Coverages RESIDENCE QUESTIONS

Protective Safeguards ⓘ

Is there a central station fire alarm? * ☐ Yes ☒ No

Is there a sprinkler system? * ☐ Yes ☒ No

Have updates been made to electrical, HVAC, roofing or plumbing since building was originally constructed? * ☐ Yes ☒ No

Close Previous Save & Add Exposure Save Exposure

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Farm Structures



Click Add Farm Structures from the Add Exposure drop down.

The screenshot displays the 'FARM INFORMATION' section of a web application. The top navigation bar includes 'Account', 'FARM', and 'Review & Quote'. The 'FARM INFORMATION' tab is active, showing 'Farm Coverages'. Below this, there are sections for 'Detailed Information', 'Locations & Exposures', and 'Drivers'. The 'Locations & Exposures' section is expanded, showing a table with one item: 'Residences' with '1 Item'. A dropdown menu is open for 'Add Exposure', with 'Add Farm Structures' highlighted. A yellow arrow points to this option. The bottom of the page has 'Save & Exit', 'Previous', and 'Next' buttons, and a footer with 'ClearQuote SM PolicyCenter | Reference Connect' and '© 2020 Nationwide Mutual Insurance Company'.

Account FARM Review & Quote

FARM INFORMATION Farm Coverages

Detailed Information

Locations & Exposures Add Location

Location and exposure information can be added, edited or deleted.

Iowa L

Loca

+ Add Residence

+ Add Farm Structures

+ Add Farm Personal Property

+ Add Recreational Vehicle

+ Add Exposure

Residences

Number of Exposures

1 Item

Drivers Add Driver

Save & Exit Previous Next

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Farm Structures – Structure Details



1. Enter Structure Details. You can enter dimensions either in Square Feet or by giving the structure's actual dimensions.
2. Click Next.

Account FARM Review & Quote

Add Structure 123 Any Road, Any City, IA 52200

STRUCTURE DETAILS Structure Coverages Structure Questions

Structure Details

Location * 123 Any Road, Any City, IA 52200 Edit

Edit location to add Additional Interests

Category * Barns and Livestock Buildings

Farm Structure Type * Traditional Barn

Original Year Built * 2002

Occupancy Type * Owner

Construction * Frame

Dimensions * Square Feet

Size * 10,000

Roof Type * Asphalt/Other

Auxiliary Heating * None

Cancel Next

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Farm Structures – Structure Coverages



1. The next tab is Structure Coverages. Enter a Building Description (required) and the Limit. Note that if the requested limit falls outside the Suggested Range, the account will need underwriting approval.
2. If there are Additional Interests for the Farm Structures, you can add them on this screen.
3. Click Next.

The screenshot shows the 'Structure Coverages' form for 'Add Structure 15746 1'. The form is divided into three tabs: 'Structure Coverages', 'Additional Coverages', and 'Exclusions & Conditions'. The 'Structure Coverages' tab is active. The form includes the following fields and options:

- Building ***
 - Description *: Dairy Barn
 - Limit *: 150000
 - Suggested Range: 118000 - 166600
- Cause of Loss ***: Special
- Other than Wind/Hail Deductible ***: 1,000
- Wind/Hail Deductible ***: 1,000
- Valuation ***: Actual Cash Value
- View Valuation** button
- Retrieve Updated Valuation** button
- Apply Inflation Factor at Renewal? ***: Yes (selected), No
- Electrical Generating Equipment Coverage ***: No
- Additional Interests** section with an **Add Interest** button
- Close** button
- Previous** and **Next** buttons

The footer includes 'ClearQuoteSM PolicyCenter | Reference Connect' and '© 2020 Nationwide Mutual Insurance Company'.

Farm Structures - Protective Safeguards



1. Answer all Protective Safeguards questions for the Farm Structure. If additional Underwriting Questions appear, provide the answers to the Underwriting Questions.
2. Click Save and Add Exposure or Save Exposure.

Account FARM Review & Quote

Add Structure 123 Any Road, Any City, IA 52200 Structure Details Structure Coverages STRUCTURE QUESTIONS

▼ Protective Safeguards ⓘ

Is there a central station fire alarm? * ☐ Yes ☒ No

Is there a sprinkler system? * ☐ Yes ☒ No

Have updates been made to electrical, HVAC, roofing or plumbing since building was originally constructed? * ☐ Yes ☒ No

▼ Underwriting Questions

Close Previous Save & Add Exposure Save Exposure

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Farm Personal Property



To add Farm Personal Property to a specific location, on the Locations page, click the Add Exposure drop down for that location, select Farm Personal Property from the drop down.

The screenshot shows the 'FARM INFORMATION' section of a web application. The 'Locations & Exposures' section is active, displaying a table with columns for 'Location', 'Exposures', and 'Number of Exposures'. A dropdown menu is open for the 'Iowa' location, showing options: 'Add Residence', 'Add Farm Structures', 'Add Farm Personal Property' (highlighted), and 'Add Recreational Vehicle'. A yellow arrow points to the 'Add Farm Personal Property' option. The table shows 'Farm Structures' with 1 item. The 'Drivers' section is also visible at the bottom.

Location	Exposures	Number of Exposures
Iowa	Farm Structures	1 Item

Buttons: Save & Exit, Previous, Next

Farm Personal Property - Scheduled



Enter Farm Personal Property details.
Farm Personal Property can be either
Scheduled or Unscheduled.

For Scheduled Personal Property:

1. Select Scheduled Property and complete the required fields.
2. Click Details Complete.

The screenshot shows the 'Add Farm Personal Property' form. The 'FARM PERSONAL PROPERTY DETAILS' tab is active. The form includes the following fields and annotations:

- Location ***: A dropdown menu with an 'Edit' button. An annotation '1' points to the 'Edit location to add Additional Interests' link below it.
- Farm Personal Property Type ***: Two radio buttons, 'Scheduled Property' (selected and highlighted with a red box) and 'Unscheduled Property'.
- Scheduled Property Type ***: A dropdown menu with 'Livestock' selected.
- Livestock Type ***: A dropdown menu with 'Livestock - Not Otherwise Classified' selected.
- Number of Head ***: A text input field with '200' entered.
- Description ***: A text input field with 'Dairy Cattle @ \$500/Head' entered.
- Details Complete**: A blue button with a checkmark icon, annotated with a large yellow arrow labeled '2'.
- Farm Personal Property Limits**: A section header below the main form fields.

At the bottom of the form, there are 'Cancel' and 'Next' buttons. The footer includes 'ClearQuoteSM PolicyCenter | Reference Connect' and '© 2020 Nationwide Mutual Insurance Company'.

Farm Personal Property - Scheduled



1. Enter Farm Personal Property Limits.
2. Click Next.

Account

FARM

Review & Quote

Add Farm Personal Property

FARM PERSONAL PROPERTY DETAILS

Farm Personal Property Coverages

Farm Personal Property Details

Location *

Edit

Edit location to add Additional Interests

Farm Personal Property Type *

Scheduled Property

Unscheduled Property

Scheduled Property Type *

Livestock

Livestock Type *

Livestock - Not Otherwise Classified

Number of Head *

200

Description *

Dairy Cattle @\$500/Head

Details Complete

Farm Personal Property Limits

Limit *

\$ 100,000

Cause of Loss *

Broad

Deductible Type *

Per Occurrence

Other than Wind/Hail Deductible *

1,000

Wind/Hail Deductible *

1,000

Valuation *

Actual Cash Value

Close

Next

ClearQuoteSM

PolicyCenter | Reference Connect

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Farm Personal Property - Scheduled



1. Verify Coverages and add additional coverages as needed.
2. Additional Interests can be added here for the Farm Personal Property by clicking Add Interest.
3. Click Save & Add Exposure or Save Exposure.

The screenshot shows the 'FARM PERSONAL PROPERTY COVERAGES' section of the 'Add Farm Personal Property' interface. A red box highlights the 'Coverages' and 'Exclusions & Conditions' tabs. A yellow arrow labeled '2' points to the 'Add Interest' button in the 'Additional Interests' section. Another yellow arrow labeled '3' points to the 'Save & Add Exposure' button in the bottom navigation bar.

Account FARM Review & Quote

Add Farm Personal Property Farm Personal Property Details FARM PERSONAL PROPERTY COVERAGES

▼ Coverages Exclusions & Conditions


Coverage E & G - Farm Extra Expense ☐ Yes ☒ No

Livestock Freezing or Smothering Coverage ☐ Yes ☒ No


Livestock Suffocation Coverage ☐ Yes ☒ No

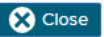


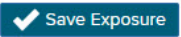
Peak Season Coverage ☐ Yes ☒ No

► Scheduled F.P.P. * 100,000

▼ Additional Interests 

Interests

#	Name ↕	Interest Type ↕	Interest ↕	Loan Number ↕
 OPTIONAL - Click the 'Add Additional Interest' button to add an interest.				

 Close  Previous  Save & Add Exposure  Save Exposure

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Farm Personal Property - Unscheduled



For Unscheduled Property:

1. Select Unscheduled Property and complete the required fields.
2. Click Details Complete.

The screenshot shows the 'Add Farm Personal Property' form. The top navigation bar includes 'Account', 'FARM', and 'Review & Quote'. The main header shows 'Add Farm Personal Property' with the address '123 Any Road, Any City, IA 52200'. The 'FARM PERSONAL PROPERTY DETAILS' tab is active. The 'Farm Personal Property Details' section includes:

- Location: 123 Any Road, Any City, IA 52200 (with an 'Edit' button)
- Farm Personal Property Type: ☐ Scheduled Property, ☒ **Unscheduled Property** (highlighted with a red box and a yellow arrow labeled '1')
- Unscheduled Property Type: Unscheduled Farm Personal Property (With Livestock) (dropdown menu)
- Description: Farm Equipment and Cattle
- Details Complete: (highlighted with a yellow arrow labeled '2')

Below the details section is a 'Farm Personal Property Limits' section. At the bottom of the form are 'Cancel' and 'Next' buttons. The footer includes 'ClearQuoteSM PolicyCenter | Reference Connect' and '© 2020 Nationwide Mutual Insurance Company'.

Farm Personal Property



1. Enter Farm Personal Property Limits.
2. Click Next.

Account

FARM

Review & Quote

Add Farm Personal Property

FARM PERSONAL PROPERTY DETAILS

Farm Personal Property Coverages

Farm Personal Property Details

Location *

Edit

Edit location to add Additional Interests

Farm Personal Property Type *

☐ Scheduled Property

☒ **Unscheduled Property**

Unscheduled Property Type *

Unscheduled Farm Personal Property (With Livestock)

Description *

Farm Equipment and Dairy Cows

Details Complete

Farm Personal Property Limits

Limit *

300000

Cause of Loss *

Specified

Other than Wind/Hail Deductible *

1,000

Wind/Hail Deductible *

1,000

Valuation *

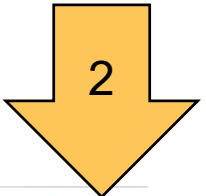
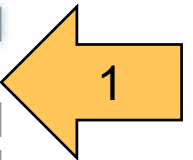
Actual Cash Value

Cancel

Next

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Farm Personal Property - Coverages



1. Verify Coverages and add additional coverages as needed.
2. Additional Interests can be added here for the Farm Personal Property by clicking Add Interest.
3. Click Save & Add Exposure or Save Exposure.

The screenshot shows the 'FARM PERSONAL PROPERTY COVERAGES' section of a web application. At the top, there are tabs for 'Account', 'FARM', and 'Review & Quote'. Below these are 'Add Farm Personal Property' and 'Farm Personal Property Details' tabs. The main content area has two tabs: 'Coverages' (highlighted with a red box and callout 2) and 'Exclusions & Conditions'. Under 'Coverages', there are four coverage options with 'Yes' and 'No' radio buttons: 'Livestock Freezing or Smothering Coverage', 'Livestock Suffocation Coverage', 'Peak Season Coverage', and 'Temperature Sensitive Farm Personal Property Coverage'. Below these is a section for 'Unscheduled F.P.P. * 300,000'. A yellow arrow labeled '2' points to the 'Add Interest' button. Below this is the 'Additional Interests' section, which contains a table with columns: '#', 'Name', 'Interest Type', 'Interest', and 'Loan Number'. The table is currently empty, and a message says 'OPTIONAL - Click the 'Add Additional Interest' button to add an interest.' A yellow arrow labeled '3' points to the 'Save & Add Exposure' button at the bottom right. The bottom of the page has a footer with 'ClearQuote SM PolicyCenter | Reference Connect' and '© 2020 Nationwide Mutual Insurance Company'.

Account FARM Review & Quote

Add Farm Personal Property Farm Personal Property Details FARM PERSONAL PROPERTY COVERAGES

Coverages Exclusions & Conditions

Livestock Freezing or Smothering Coverage ☐ Yes ☒ No

Livestock Suffocation Coverage ☐ Yes ☒ No

Peak Season Coverage ☐ Yes ☒ No

Temperature Sensitive Farm Personal Property Coverage ☐ Yes ☒ No

Unscheduled F.P.P. * 300,000

Additional Interests

Interests

#	Name	Interest Type	Interest	Loan Number
OPTIONAL - Click the 'Add Additional Interest' button to add an interest.				

Close Previous Save & Add Exposure Save Exposure

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Add Recreational Vehicle



If applicable, select Add Exposure and select Add Recreational Vehicle from the drop down.

Account

FARM

Review & Quote

FARM INFORMATION

Farm Coverages

Detailed Information

Locations & Exposures

Add Location

Location and exposure information can be added, edited or deleted.

Iowa

Loca

+ Add Residence

+ Add Farm Structures

+ Add Farm Personal Property

+ Add Recreational Vehicle

+ Add Exposure

Exposures

Number of Exposures

ces1 Item

Structures1 Item

Farm Personal Property2 Items

Drivers

Add Driver

Save & Exit

Previous

Next

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Add Recreational Vehicle - Details



1. Complete the RV Details including:
 - Location
 - Property Type
 - Make
 - Model
 - Engine Size
 - Type of Coverage
2. Click Details Complete.

Add Recreational Vehicle

RV Details Additional Interest + Add Interest

▼ Details

Location * [Dropdown] Edit
i Edit location to add Additional Interests

Property Type * All-Terrain Vehicle [Dropdown]

Year * 2000

Make * John Deere

Model * ATV

Serial Number [Text] i

Engine Size (cc) * 500

RV Coverage * Physical Damage Only [Dropdown]

✓ Details Complete


Cancel + Save & Add New RV + Save RV

Add Recreational Vehicle - Coverages




Scroll down to Coverages

Complete required information

 **Add Recreational Vehicle**


RV Details

Additional Interest

 Add Interest


Engine Size (CC)

RV Coverage *

 Details Complete

▼ Coverages


Physical Damage * Limit


Valuation * Actual Cash Value 


Cause of Loss * Special

Other than Wind/Hail * Deductible

Wind/Hail * Deductible

 Cancel

 Save & Add New RV

 Save RV

Add Recreational Vehicle – Additional Interest



1. Add any Additional Interest.
2. Click Save & Add New RV or Save RV.

The screenshot shows the 'Add Recreational Vehicle' form with the 'Additional Interest' tab selected. The 'Interests' table is empty, and a message indicates that clicking the 'Add Additional Interest' button will add an interest. The 'Add Interest' button is highlighted with a yellow arrow labeled '1'. The 'Save & Add New RV' and 'Save RV' buttons are highlighted with a yellow arrow labeled '2'.

Add Recreational Vehicle

RV Details | **Additional Interest** | **+ Add Interest**

Interests

#	Name	Interest Type	Interest	Loan Number
! OPTIONAL - Click the 'Add Additional Interest' button to add an interest.				

Cancel | **+ Save & Add New RV** | **+ Save RV**

Additional Locations and Exposures



1. If any additional locations need to be added to the quote, select Add Location.
2. You can also edit location information by clicking the pencil next to the location address.

The screenshot shows the 'FARM INFORMATION' section with the 'Farm Coverages' tab selected. Below this, the 'Locations & Exposures' section is expanded, showing a table of locations and exposures. A yellow arrow labeled '1' points to the 'Add Location' button. Another yellow arrow labeled '2' points to the pencil icon next to the location address '25016 Ames,'.

Location Address	Exposures	Number of Exposures
25016 Ames, Add Exposure Edit Delete	<ul style="list-style-type: none">ResidencesFarm StructuresFarm Personal PropertyRecreational Vehicles	<ul style="list-style-type: none">1 Item1 Item2 Items1 Item

At the bottom of the form, there are buttons for 'Save & Exit', 'Previous', and 'Next'.

Additional Locations and Exposures



To revise any exposure information, click the drop down next to the exposure to expand it.

You can clone the exposure (if you have several identical exposures), edit the exposure, or delete the exposure.

The screenshot shows the 'Farm Information' interface. At the top, there's a navigation bar with 'Account', 'FARM', and 'Review & Quote'. Below this, the 'FARM INFORMATION' section is active, showing 'Farm Coverages'. The 'Locations & Exposures' section is expanded, displaying a table of locations and their associated exposures. A large yellow arrow points to the 'Add Exposure' button next to the location '25016 Ames, IA'.

Location Address	Exposures	Number of Exposures
25016 Ames, IA	Residences	1 Item
	Farm Structures	1 Item
	Farm Personal Property	2 Items
	Recreational Vehicles	1 Item

Buttons at the bottom: Save & Exit, Previous, Next.

Add Driver



1. If there are additional exposures, click the Add Exposure button.
2. When ready, click Add Driver.

Note: Drivers only need to be added if a recreational vehicle or unregistered auto coverage is selected.

Account FARM Review & Quote

FARM INFORMATION Farm Coverages

Detailed Information

Locations & Exposures [+ Add Location](#)

Location and exposure information can be added, edited or deleted.

Iowa Locations [Base State](#)

Location Address	Exposures	Number of Exposures
25016 Ames, + Add Exposure Edit Delete	Residences	1 Item
	Farm Structures	1 Item
	Farm Personal Property	2 Items
	Recreational Vehicles	1 Item

Drivers [+ Add Driver](#)

[X Save & Exit](#) [Previous](#) [Next](#)

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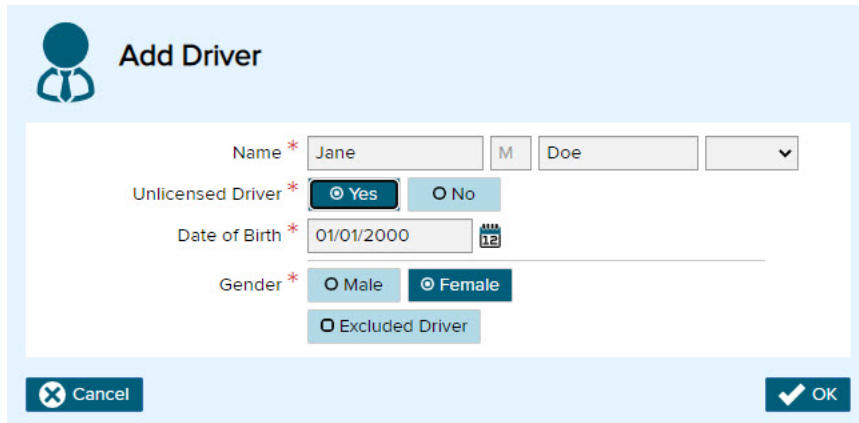
Add Driver



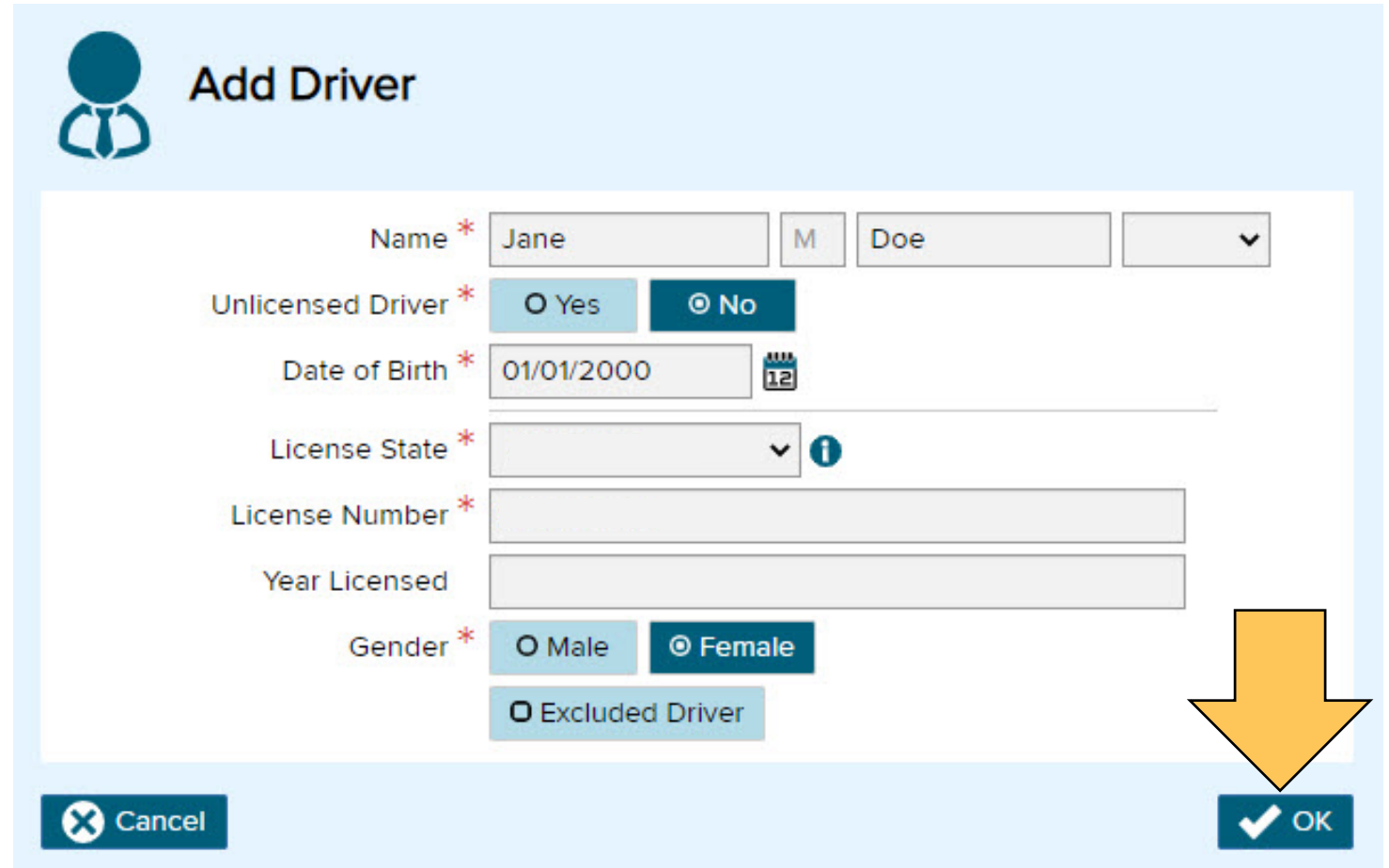
You can add drivers directly to the Farmowners policy by entering their information at this time.

Click OK.

Note that you can now add Unlicensed Drivers, i.e. 14-year-old who drives an ATV on the property.



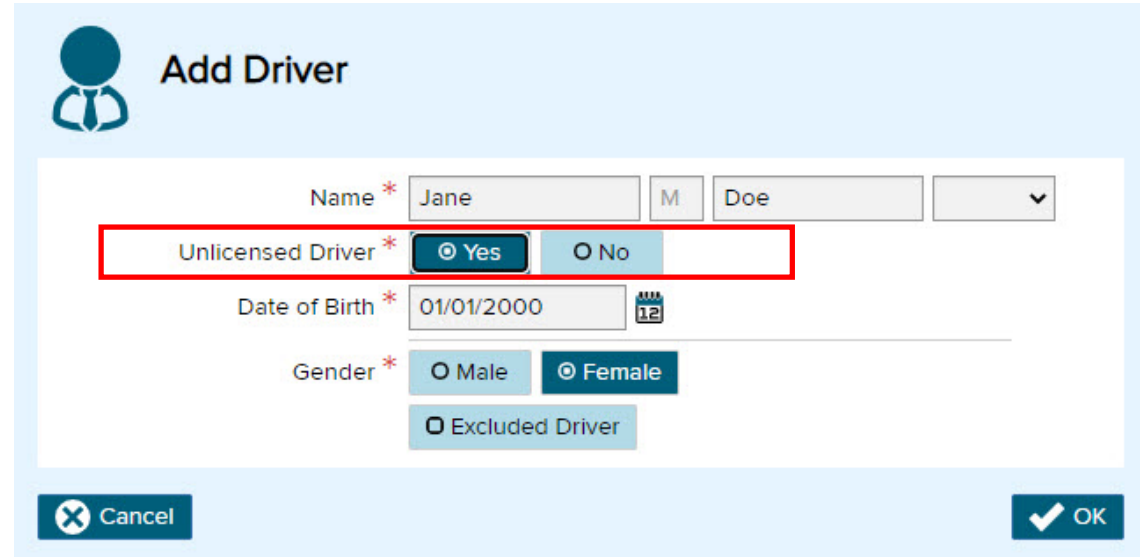
A screenshot of the 'Add Driver' form. The form is titled 'Add Driver' with a person icon. It contains the following fields: Name (Jane, M, Doe), Unlicensed Driver (Yes, No), Date of Birth (01/01/2000), Gender (Male, Female, Excluded Driver). The 'Unlicensed Driver' field is highlighted with a blue border. At the bottom, there are 'Cancel' and 'OK' buttons.



A screenshot of the 'Add Driver' form. The form is titled 'Add Driver' with a person icon. It contains the following fields: Name (Jane, M, Doe), Unlicensed Driver (Yes, No), Date of Birth (01/01/2000), License State (dropdown), License Number, Year Licensed, Gender (Male, Female, Excluded Driver). The 'OK' button at the bottom right is highlighted with a large yellow arrow pointing to it. At the bottom, there are 'Cancel' and 'OK' buttons.

Considerations when adding drivers:

- Unlicensed Drivers can now be added, i.e. 14-year-old who drives an ATV on the property.
- If the customer has a Commercial Auto policy:
 - Any licensed drivers that are added on the Farm policy will also appear on the Commercial Auto.
 - Any drivers from the Commercial Auto will appear on the Farm policy.



The image shows a web form titled "Add Driver" with a person icon. The form contains the following fields and options:

- Name ***: A text input with "Jane", a middle initial dropdown with "M", and a last name input with "Doe".
- Unlicensed Driver ***: A section highlighted with a red box, containing two radio buttons: ☒ Yes and ☐ No.
- Date of Birth ***: A date input showing "01/01/2000" with a calendar icon.
- Gender ***: Two radio buttons, ☐ Male and ☒ Female.
- Excluded Driver**: A radio button option below the gender section.

At the bottom of the form are two buttons: "Cancel" (with a close icon) and "OK" (with a checkmark icon).

State Specific Questions



State Specific Questions: Answer any state specific questions.

Account

FARM

Review & Quote

Farm Information

FARM COVERAGES

State Specific

Liability

Property

Others

Additional Interests

Nebraska

Farm Employers Liability and Farm Employees Medical Payments Coverage

☐ Yes

☒ No

Number of Additional Insured Households Requiring Personal Liability *

Total Number Of Acres *

Any owned, rented, leased, or lessor's risk livestock? *

☐ Yes

☐ No

Underwriting Questions

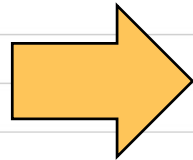
Save & Exit

Previous

Proceed To Review & Quote

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Underwriting Questions - Location



Underwriting Questions: Answer the additional exposure questions found under the Location tab.

Account

FARM

Review & Quote

Farm Information

FARM COVERAGES

State Specific

Liability

Property

Others

Additional Interests

Underwriting Questions

Location

Policywide

25016 SAND HILL TRL, Ames, IA

Is there a year-round water supply usable for fire protection? *

☐ Yes

☒ No

Is any part of the farm used or leased for non-farm use? *

☐ Yes

☒ No

Are there any unusual farm or non-farm hazards on premises? *

☐ Yes

☒ No

Is there an airstrip on the premises? *

☐ Yes

☒ No

Is there a swimming pool on premises? *

☐ Yes

☐ No

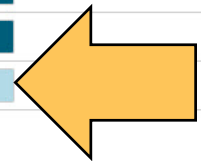
Save & Exit

Previous

Proceed To Review & Quote

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Underwriting Questions - Policywide



Underwriting Questions: Answer the Policywide questions. Use the scroll bar to access all of the questions.

Account

FARM

Review & Quote

Farm Information

FARM COVERAGES

State Specific | Liability | Property | Others | Additional Interests

Underwriting Questions

Location

Policywide

Does the applicant have a Personal Auto policy with a Nationwide affiliated company? *

☐ Yes ☒ No

Is the applicant a member of an eligible farm program? *

☐ Yes ☒ No

Is a formal safety program in existence? *

☐ Yes ☒ No

Does the account present any driving exposure (e.g. recreational vehicles or unregistered farm vehicles)? *

☐ Yes ☒ No

What is the radius (miles) of operations of mobile equipment? *

10

Is any property valued over \$100,000 kept at a location(s) other than an insured location? *

☐ Yes ☒ No

Does the applicant own a dog? *

☒ Yes ☐ No

Any history of dog bites or destruction of property? *

☐ Yes ☒ No

Does the applicant have any potentially dangerous animals or exotic pets? *

☐ Yes ☒ No

Are there activities open to the public? *

☐ Yes ☒ No

Are any premises used by others for hunting purposes? *

☐ Yes ☒ No

Save & Exit

Previous

Proceed To Review & Quote

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Proceed to Review & Quote



Finishing answering the Policywide Underwriting questions, then click Proceed to Review & Quote.

Account

FARM

Review & Quote

Farm InformationFARM COVERAGES

State SpecificLiabilityPropertyOthersAdditional Interests

Underwriting Questions

LocationPolicywide

Has the applicant ever had any complaints regarding pollution, waste run-off or similar damages? *

☐ Yes☒ No

Does the applicant handle any product such as seed, fertilizer, herbicides, or pesticides, etc. for retail sale? *

☐ Yes☒ No

Does the applicant apply herbicides, pesticides or anhydrous ammonia for others? *

☐ Yes☒ No

Is the applicant processing or packaging products for retail sales? *

☐ Yes☒ No

Does the applicant own or operate any other type of business? *

☐ Yes☒ No

Does the applicant build, repair, or design machinery, equipment or systems for others? *

☐ Yes☒ No

Are any contract or service operations performed for others such as snow removal, tiling, excavating, or ditching? *

☐ Yes☒ No

Is any land held for real estate development or speculation? *

☐ Yes☒ No

Are any hold harmless or indemnifying agreements in effect? *

☐ Yes☒ No

Are independent contractors hired to perform any operation on your premises? *

☐ Yes☒ No

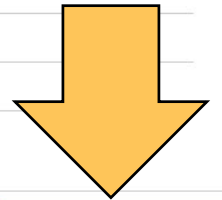
Save & Exit

Previous

Proceed To Review & Quote

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Quote



Review the information on the Review & Quote screen, and click Quote.

Account

Farm

REVIEW & QUOTE

TOTAL PREMIUM

-

Modify Pricing

Display Proposal

Quote

To unselect a submission from being included in the quote, uncheck the checkbox button.

☒

FARM
FPK FA013200001738

Applied Policy Coverages

☒ Limited Fungi or Bacteria Coverage

Iowa Locations

Address	Exposures	Number of Exposures
<div><div></div><div><div></div><div></div></div></div>	<div>Residences</div> <div>Farm Structures</div> <div>Farm Personal Property</div>	<div>1 Item</div> <div>1 Item</div> <div>1 Item</div>

Premium is based upon the information provided in this quote, supplemented by publicly available data. If any changes are made that update information in this quote, you will be required to requote the account and the premium could change.

Save & Exit

Previous

Quote

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Quote



Review the Quote information with the customer.

Click Proceed to Issue.

Account

Farm

REVIEW & QUOTE

TOTAL PREMIUM

\$799

Modify Pricing

Display Proposal

Proceed To Issue

To unselect a submission from being included in the quote, uncheck the checkbox button.

☒

UNDERWRITING ISSUES

All Issues have been approved. You may proceed.

☒

FARM

\$799

Applied Policy Coverages

☒

Limited Fungi or Bacteria Coverage

Iowa Locations

Address	Exposures	Number of Exposures
<div><div></div><div><input type="text"/></div><div><input type="button" value="Edit"/> <input type="button" value="Delete"/></div></div>	<div>Residences</div>	1 Item

Proceed To Issue

ClearQuoteSM PolicyCenter | Reference Connect

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