



# **COURSE DESCRIPTIONS**

## **AGRICULTURE TRACK | ROBIN SOUZA, CPCU, CIC, CRM, AFIS, AIS, AIC**

### **SCHEDULED VS. FARM PERSONAL PROPERTY: HOW DO WE INSURE THEIR STUFF?**

Most everyone likes and/or accumulates “stuff”, and our farm/ranch insureds are no exception. Regardless of the size or type of operation, there will be “stuff” i.e. personal property. We’ll review the difference between Scheduled Personal Property and Farm Personal Property and coverage options, including Liability coverages where needed. We’ll discuss when personal property should be: 1) added to the farm/ranch policy, 2) insured elsewhere, or 3) self-insured.

### **BUSINESS INCOME: PRODUCTION AG VS. FARMING**

For some (if not most) to be a farmer or rancher, it’s a lifestyle and not thought of as a traditional commercial business.

Could this be why it’s easier to sell Business Income coverage to your local restaurant owner? Whether operating a farm/ranch or a restaurant, a loss could have the same result - loss of income. We’ll discuss the reasons for farmers/ranchers not purchasing Business Income coverages, what coverage options they may have, and is there a need to change the current insurance product.