



Stockman Insurance

FARM AND RANCH INSURANCE

Working with Your Insurance Agent: Building a Strong Relationship

Your insurance coverage should grow and change with your life. Maintaining an active relationship with your insurance agent helps ensure you are properly protected and confident in your coverage.

Schedule an Annual Review

Meet with your agent at least once per year to review your policies. Discuss any changes, additions, or items that may no longer need coverage. Ensure your coverage limits, deductibles, and policies still match your current needs and goals. Regular reviews help prevent gaps in coverage and may identify opportunities for savings.

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Things to think about:

Machinery

- Blanket vs Schedule Coverage
 - Both require an up-to-date list of equipment to fulfill co-insurance clause
- Ingestion and glass coverage

Outbuildings

- Make sure you have broad coverage to include weight of snow and ice
- Vet Supplies – communicate where these are stored to make sure you have spoilage coverage

Common Claim Problems

- Incorrect Values on Structures and Equipment
- Missing schedules
- Assumptions about coverage

Loss Prevention Tips

- Review equipment and building values annually
- Document any upgrades & improvements
- Photograph building and machinery
- Maintain wiring/plumbing/heating systems in building
- Keep equipment secure and maintained
- Inspect roofs and structural integrity regularly

Montana's Brand of Insurance

Not FDIC Insured - Not a deposit account or other obligation - Not guaranteed or Insured by any depository Institution or affiliate. Not Insured by any federal government agency, except for federal flood insurance or federal crop insurance. This agency is an equal opportunity provider and employer.