
TYPE CLASSIFICATION OF FARM BUILDINGS

A. Requirements

Each building or structure must be classified in accordance with the following requirements and be certified by the agent, after careful inspection, as meeting all of the physical requirements of type classification.

Photographs, as requested by the company, are required for each building covered. A diagram or plat is also required and must show all buildings on the farm whether covered or not, properly identified, and with the location, size of building and distance in feet between buildings. The photographs shall be dated to show when they were taken, which must not be more than 90 days prior to the date submitted.

B. Dwellings Including Modular And Prefabricated Homes

1. Type 1

The minimum Limit of Insurance is \$40,000 for Coverage **A**; \$12,000 for Tenants.

- a. Have superior characteristics with excellent quality interior and exterior construction and be modern in every respect.
- b. Be in excellent condition (new or good as new) showing evidence of proper maintenance and good housekeeping, and with roof in excellent repair.
- c. A modern heating system (not space heaters or stoves) consisting of one of the following:
 - (1) Central heating plant consisting of a permanently installed warm air furnace, hot water, or steam plant resting on an incombustible base, and venting to a masonry lined chimney built from the ground, or to an approved factory made vent pipe; or
 - (2) A permanent modern electric heating system installed by a competent electrician in compliance with local building code requirements; or
 - (3) Rigidly piped and permanently installed, thermostatically controlled approved gas or oil fueled floor, ceiling or wall furnaces, provided that all the foregoing are vented to a masonry lined chimney built from the ground, or to a factory made vent pipe; or
 - (4) Permanently installed 220 volt electric heater listed by recognized testing laboratory and attached by a three contact plug to an electric wiring system.
- d. Continuous enclosed foundation (porches excepted).
- e. Modern interior plumbing system.
- f. Modern electrical system, in good condition, properly installed by a competent electrician in compliance with local building code requirements.

2. Type 2

The minimum Limit of Insurance is \$25,000 for Coverage **A**; \$8,000 for Tenants.

- a. Have standard characteristics with good quality interior and exterior construction and modern in every respect.
- b. Be in good condition showing evidence of proper maintenance and housekeeping and with the roof in good repair.
- c. A modern heating system as outlined in Type 1 or gas or oil fired space heaters or stoves which are thermostatically controlled.
- d. Other requirements are the same as Paragraphs **1.d.**, **1.e.** and **1.f.** of Type 1.

3. Type 3

Classify as Type 3, all dwellings not eligible for Type 1 or Type 2 classifications.

C. Barns, Stables, Outbuildings, Incubators, Brooders, and Poultry Houses

1. Type 1

The minimum Limit of Insurance is \$10,000.

- a. Have superior characteristics and be in excellent repair.
- b. No floor or mow above the lowest ground level and not exceeding a height of 26 feet from the lowest ground level to peak.
- c. Foundation under all exterior walls (or the two longest walls in granaries or corncribs) must be continuous and of mortared masonry or concrete construction. Buildings framed on poles of minimum six inch diameter at ground line, set a minimum of four feet below ground level, may be considered as satisfying this requirement when the poles have been pressure treated with wood preservative.
- d. Floor throughout must be incombustible.
- e. Fully enclosed with no open sheds attached.

- f. Contain no hay or straw.

Grain storage structures may be considered as complying with the requirements contained in Paragraphs a. through f. when such structures are of all metal construction (tanks, bins and quonsets) securely bolted on continuous mortared masonry or concrete foundation and are used exclusively for bulk storage of grain. Such structures written for not less than \$1,000 qualify as Type 1 (minimum \$10,000 limit is not applicable). If written for less than \$1,000, classify as Type 3.

- g. Coverage **B** property (except that subject to the Coverage **A** Extension and private greenhouses) is categorized as Type 1.

2. Type 2

The minimum Limit of Insurance is \$5,000.

- a. Have better than average characteristics and maintenance.
- b. Foundation under all exterior walls (or the two longest walls in granaries or corncribs) must be continuous and of mortared masonry or concrete construction. Buildings framed on poles of minimum six inch diameter at ground line, set a minimum of four feet below ground level, may be considered as satisfying this requirement when the poles have been pressure treated with wood preservative.
- c. Building must be fully enclosed. If open sheds are attached, the appropriate premium shall apply.
- d. Hay or straw storage is permitted.
- e. All metal or steel grain bins with dryers not meeting the Type 1 requirements.

3. Type 3

Classify as Type 3, all buildings not eligible for Type 1 or Type 2 classification, also buildings occupied or constructed for crop drying, grain grinding, seed grain cleaning and drying, alfalfa or hay chopping; private greenhouses and portable buildings, and structures.

Private greenhouses are those which are appurtenant to a dwelling and are therefore Coverage **B** property. Refer to Rule **36.D.5.** for rate determination.

Other greenhouses can be covered under Coverage **G** - Barns, Outbuildings And Other Farm Structures; rate from CLM Division 5 - Rule **85.** - Special Class Rates.

D. Silos

1. Type 1

The minimum Limit of Insurance is \$25,000.

All steel reinforced concrete construction with integral roof, foundation and walls with unloading from the bottom.

2. Type 2

The minimum Limit of Insurance is \$10,000.

Masonry, including tile, hollow concrete block, solid concrete stave, brick or steel or reinforced concrete not qualifying for Type 1.

3. Type 3

Classify as Type 3, all silos not eligible for Type 1 or Type 2 classification.