Pasture Fire Protection (PFP)

How Does it Work?

The Pasture Fire Protection policy insures PRF ground against fire caused by the direct result of lightning strikes, machinery equipment and weather related downed power lines. The policy also covers fire department service charges up to $500 for charges incurred when the fire department is called to save or protect the pasture locations specified in the Schedule of Insurance.

The PFP policy is an annual policy. Policyholders must submit an application each year to obtain coverage. The policy can be purchased at any time; however, coverage will not attach until the later of January 1st or 72 hours after receipt of the signed application. Coverage expires on December 31st at 11:59 p. m.

The Pasture FIre Protection premium will be due at the time the application is received. The minimum annual premium for PFP will be $100.

Loss Calculations

The amount of loss payable on any insured acreage will be determined in the following manner:

- Multiply the number of acres destroyed as determined by ProAg by the insurance per acre as shown on the schedule of insurance less, the $100 deductible
- Fire Department Service Charge: We will pay up to $500 for the insured's obligation assumed by contract or agreement for fire department charges incurred when the fire department is called to save or protect the field.

Liability and Claim Example

A grower has 500 acres of PRF ground insured at $20.00 per acre. The ProAg Pasture Fire Protection policy provides $10,000 of coverage.

A lightning strike causes 300 acres of insured pasture ground listed on the Schedule of Insurance to burn.

The amount of loss payable on the insured acreage would be:

- 300 acres multiplied by $20.00 per acre equaling $6,000
- With the $100.00 deductible subtracted, the final payable indemnity would be $5,900

The Pasture Fire Protection (PFP) policy is a private insurance product developed by ProAg and is not reinsured by the Federal Crop Insurance Corporation. Not all coverages or products may be available in all jurisdictions. The description of coverage in these pages is for informational purposes only. Actual coverages will vary based on the terms and conditions of the policy issued. The information described herein does not amend, or otherwise affect, the terms and conditions of any insurance policy issued by ProAg or any of its subsidiaries.