Agritainment
When Farming & Entertainment Meet

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There is nothing like a fun hayride and a warm cup of apple cider on a beautiful fall afternoon at your local farm. Friends and families travel from all over to wander through tall corn mazes, pick their own pumpkins, and spend a few hours watching children play on farm inspired playground equipment.

Many of today's farmers supplement their income by opening up their land and charging the public a fee to attend a seasonal or educational event. These types of business ventures are considered "agritainment" and fall outside of the conventional farming definition. Please reference the listing to the left of agritainment events Brethren Mutual may insure (subject to eligibility criteria).

The issue.
If a guest is injured on your farm or damage is done to farm property during an "agritainment" event, Brethren Mutual's basic Farmowner's Policy may not protect you against claims and/or lawsuits.

The solution.
Brethren Mutual offers a General Liability Agritainment Classification that can be added to your Farmowner's Policy for an additional premium that may protect you in the event of a guest’s injury or property damage that occurs out of non-farming business pursuits. Without this classification, there is a chance you have no coverage to protect you in a loss situation.

Take action.
If you’re considering opening an agritainment business on your farm property or if you already have one in operation, be sure to contact your Brethren Mutual agent to ensure proper coverage is in place.
Having an alarm system in your house not only helps protect your safety - it can also save you money! Approved and properly maintained installations of burglar alarms, fire alarms and automatic sprinklers in your home may help you lower your insurance premium.

Below are types of installations that may qualify you for the discount:

- Central Station Reporting Burglar Alarm
- Central Station Reporting Fire Alarm
- Police Station Reporting Burglar Alarm
- Fire Department Reporting Fire Alarm
- Local Burglar and/or Fire Alarm
- Automatic Sprinklers in all areas including attics, bathrooms, closets, attached structure areas
- Automatic Sprinklers in all areas except attics, bathrooms, closets and attached structure areas that are protected by a fire detector

Contact your Brethren Mutual agent for more details on cost savings.

Make Sure You Receive the Premium Refund You Deserve

Are you planning to move or sell your property/business?

If you cancel your Brethren Mutual policy, be sure we have a valid forwarding address on file if you're eligible for a premium refund.

Refund checks not cashed within a certain period of time are turned over to the state of your last known address as "unclaimed property."

Questions? Contact Brethren Mutual’s Policyholder Services Department at 800-621-4264.
Excess Snowfall
Watch Your Roofs

It's the time of year where the weather continues to drop and Jack Frost begins to bite your nose. Before you know it, the first major snowfall will be here. While snow can create many beautiful sights, it can also add tremendous pressure to the roofs of homes and buildings. Below are some signs that the weight of snow is damaging your roof:

- Sagging in the snow buildup
- Ceiling leaks in your upper floor
- Cracks developing in interior drywall or masonry
- Creaking or popping sounds coming from the roof
- In extreme cases, roof collapses

Gravity can be a great helper in clearing snow from roofs. However, it does not work as well for flat or low-pitched roofs. If the snow accumulation is high, you will need to intervene. It can be very dangerous to try to remove snow by yourself. It's important to familiarize yourself with professional rooftop snow-clearing services in your area so you can be prepared when severe winter weather comes your way.

It's Time to Go Paperless!

Brethren Mutual is encouraging you to go green and receive your policies, invoices, and correspondence in an environmentally friendly way. No more paper policies and bills in the mail.

When you sign-up for Brethren Mutual’s eDelivery service, you will receive a notification in your inbox letting you know your policy is available for review online, a payment is due, or a special notice needs reviewed and responded to.

Sign-up today by logging into your Brethren Mutual account. To turn on the Go Paperless feature, simply click on the gray leaf next to the policy to turn it green – and go paperless!

No more paper bills.
No more paper policies.