

Insurance for Mobile Farm Equipment

The following article appeared in the April 14 edition of *This Week in Farm Bureau*.

VEHICLE INSURANCE: An NJFB member called the office this week, asking if the state had passed legislation or changed any rules about insurance for “mobile equipment.” He said his policy now needs to cover each farm tractor as if it were a commercial vehicle, adding more than a thousand dollars in increased premium. Turns out it was just the insurance carrier changing its rules when an industry-wide guideline changed. Fuzzy language in the notice to the farmer said “many carriers’ general liability forms have been amended ... land vehicles may no longer be covered under those sections of the policy.” It further states that vehicles driven under its own power/driven in a public right of way must now be covered by the commercial auto policy.

It also turns out that this does not apply to Farm Family policies, since the SFP-10 general liability farm coverage has not changed. Tractors and similar farm equipment are still lumped together under that policy. Sounds like a good reason for anyone affected in the above-noted instance to contact your local Farm Family agent.

To view the entire article, visit <http://www.njfb.org/newsletters/Apr14.pdf>