

# DBA MEMBERS



*When you think of Farmowners Insurance,  
you should think of...*



**Hastings Mutual**  
INSURANCE COMPANY  
[www.hastingsmutual.com](http://www.hastingsmutual.com)



## **Dairy Business Association members, Hastings Mutual has you covered!**

With your Dairy Business Association membership, you will receive a 10% special group discount on your Hastings Mutual Farmowners policy premium!

### **Hastings Mutual's Standard Farm Policy Includes**

- ✓ Equipment Breakdown Coverage
- ✓ Identity Protection
- ✓ Cab Glass Coverage – with no deductible
- ✓ Farm Pollution Coverage
- ✓ New, Leased, Borrowed Farm Machinery - \$100,000
- ✓ And more

### **Optional Endorsements for Your Unique Needs**

- ✓ Parlor Pak (see back for specific coverages)
- ✓ Agri-Business – includes Machinery Lease Gap Coverage
- ✓ Farm Residential Equipment Breakdown
- ✓ Organic Farm Plus
- ✓ Peak Season Coverage
- ✓ Replacement Cost for Outbuildings and/or Personal Property
- ✓ Suffocation/Livestock Confinement
- ✓ And more



## About Hastings Mutual

Hastings Mutual offers commercial, farm, and personal lines products through valued independent agent partnerships. Located in Hastings, Michigan since our founding in 1885, we now write business in six Midwest states including Michigan, Ohio, Indiana, Illinois, Wisconsin, and Iowa.

At Hastings Mutual, we are focused on a balanced corporate strategy that includes:

- ✓ Competitive products that meet the needs of our policyholders
- ✓ Talented employees dedicated to excellent customer service
- ✓ Knowledgeable and professional independent agent partners
- ✓ Innovation through emerging technologies
- ✓ Conservative financial management of assets



**Contact your local Hastings Mutual Insurance Agent today!**



THE INFORMATION REFERRED TO IS NOT A POLICY.  
REFER TO YOUR POLICY FOR SPECIFIC COVERAGE.

## From the president

Hastings Mutual is an award-winning, regional Property Casualty insurance company founded on conservative, local values. We are committed to offering top quality commercial, farm, and personal insurance products to our customers through a network of independent agents who are demonstrated experts in their field. In addition, our talented employees are committed to providing excellent service to our agents and policyholders.

We seek to maintain a balanced corporate strategy centered on superior financial strength, continued advancements in technology, product innovation, and outstanding customer service. We are a company focused on active participation in our local community and in the communities we, and our independent agency partners, serve.

For more than 125 years, Hastings Mutual has helped our customers protect their valued assets and rebuild after devastating losses. We are proud to be rated an A (Excellent) insurance carrier by A.M. Best Company.

Hastings Mutual is a company dedicated to meeting the needs of our policyholders, agents, and employees. We take great pride in our history as we move forward into the future.

A handwritten signature in black ink that reads "Joe Babiak".

**Joe Babiak**  
President and CEO  
Hastings Mutual Insurance Company

