

[Commercial Insurance](#) / [Farm insurance](#)

## Farm Insurance



Residential Insurance

Silver, Gold and Platinum policies

For owners, tenants and secondary residences

Personal Liability

Farm Insurance

Silver, Gold and Platinum policies

Active and non-active farms, all types of animals, crops and production

Buildings, farm products, building equipment, farm machinery, animals, loss of operations, machine breakdowns

Liability Insurance for farming activities

Accidental pollution risk

Complementary and excess liability

Automobile Insurance for farmers

### PREVENTION SERVICES

OPTIMUM FARM INSURANCE OFFERS FREE PREVENTION SERVICES.

A team of experienced fire prevention technicians will tour your facilities to ensure that they meet safety standards.

#### WHY:

The main goal of this visit to our clients is to lower foreseeable losses and therefore controlling your premiums.

During this tour, prevention experts make it their duty to provide information to the insureds and raise their awareness regarding the most frequent hazards to their facilities.

#### HOW:

After scheduling an appointment, the prevention expert will proceed with the inspection of the buildings with the insureds in order to analyze them and detect any deficiency that could eventually become a problem.

The prevention inspector will explain to the insured the corrective measures that he will be required to take in order to rectify the problem and improve the safety of the facilities within a time limit deemed acceptable by the participants.

#### SOME ADVICE:

1. Did you know that electricity accounts for more than 50% of fire hazards in farm buildings?

We were never taught to question the condition of the network that supplies us with electricity. We just turn on the light and think

that everything is fine whereas, in reality, it is not always the case.

When it comes to electricity, prevention would consist of having your facilities analyzed at least once a year by a certified electrician.

Furthermore, did you know there is a system available on the market that can continuously analyze power faults? This system is called Relax.

2. Have you thought about verifying the condition of your silos' concrete staves?

Farm silos made of concrete staves should be checked once a year in order to verify the level of deterioration caused by ensilaging acids.

In the documentation you were provided, there is often mention of a 15-year period before recementing the inside.