



Founded 1892

Hochheim Prairie Casualty Insurance Company

500 South US Hwy 77-A Yoakum, Texas 77995-1399 1-800-222-HPFM Fax - (361) 293-1079

For an agent in your area, visit us on the World Wide Web @ www.hpfm.com



Hochheim Prairie's property policies do not include liability coverage.

It is important to purchase this separate policy through Hochheim Prairie Casualty Insurance Company for your liability coverage needs.

Visit with a Hochheim agent for information about the liability coverage that best fits your needs.

Liability Insurance

Can you afford to be without it?

You could be liable if:

Someone slips and falls on your icy sidewalk.

One of your children's playmates is injured on the swing set in your backyard.

Your livestock is out of the fence and a vehicle collides with the animal.

A friend falls and breaks a leg while helping you replace a roof.

The examples above are common and occur on a daily basis. If someone believes you are legally liable for their injuries and/or damages, you are at risk. Hochheim Prairie Casualty Insurance Company offers two types of policies that provide liability coverage for you and your family.

- **Comprehensive Personal Liability Policy**
- **Farm Liability Policy**

What do liability policies cover?

Comprehensive Personal Liability

This policy provides liability coverage for damages because of bodily injury or property damage on your residential premises. It does not provide coverage for business pursuits including farming and ranching. The basic coverage parts of Comprehensive Personal Liability are:

- **Bodily Injury or Property Damage**
Provides coverage for bodily injury and property damage to neighbors, visitors and resident employees (yard maintenance, household services, etc.) for which the insured is legally liable. In addition, this policy provides coverage for covered persons for bodily injury and property damage arising from personal activities away from the insured premises.
- **Medical Payments to Others**
Provides coverage for necessary medical expenses to someone injured on your property as a result of an accident. This coverage applies, regardless of fault, up to the limit of coverage.
- **Damage to Property of Others**
Provides coverage for damage to property of others. This coverage applies to an accident in which you may not be negligent but have some legal responsibility to pay. (\$250 Limit)

Farm Liability

This policy provides liability coverage for damages because of bodily injury or property damage for families engaged in farming and ranching activities. It does not provide coverage for business pursuits. The basic coverage parts of Farm Liability are:

- **Bodily Injury or Property Damage**
Provides coverage for bodily injury and property damage to neighbors, visitors and resident employees (yard maintenance, household services, etc.) for which the insured is legally liable. In addition, this policy provides coverage for covered persons for bodily injury and property damage arising from personal activities away from the insured premises. It can also include animal collision coverage involving the insured's livestock.
- **Medical Payments to Others**
Provides coverage for necessary medical expenses to someone injured on your property as a result of an accident. This coverage applies, regardless of fault, up to the limit of coverage.
- **Damage to Property of Others**
Provides coverage for damage to property of others. This coverage applies to an accident in which you may not be negligent but have some legal responsibility to pay. (\$500 Limit)