

AGCS Marine Insurance Company
Farmowners Irrigation Pivot Program
Explanatory Memorandum
KANSAS

AGCS Marine Insurance Company is submitting our new Farmowners Irrigation Pivot Program filing for your review and approval. This program has been developed to provide dedicated property coverage for center pivot irrigation systems used in farming operations. The program addresses a growing need among agricultural policyholders who rely on these systems as critical infrastructure for crop production and farm viability.

This program provides coverage through a dedicated policy structure that allows for clear terms, appropriate exclusions, and endorsement flexibility to meet the specific needs of irrigation pivot operators.

The following new forms are being introduced as part of this program:

- Policy Coverage Form - Primary coverage form for the farm owners Irrigation Pivot Program.
- Declaration - Declarations page outlining policy-specific information
- Water Limitation Endorsement - Endorsement limiting coverage for specified water-related exposures
- Water Exclusion Endorsement - Endorsement excluding coverage for specified water-related exposures

Previously Approved Forms

In addition to the new forms above, this program will utilize the following previously approved forms currently in use by AGCS Marine Insurance Company.

To aid in your review, these forms have been included on the Supporting Documentation tab:

- Commercial Inland Marine Conditions - NIM 10 50 (09-24) approved in Filing # FFDC-134288561
- Common Policy Conditions (ISO) IL 00 17 11 98 approved in Filing # PERR-126202359
- Amendatory Endorsement - Kansas AGCS-IM 8603KS 06 24 approved in Filing # FFDC-134287001
- Kansas Changes – Cancellation and Nonrenewal IL 02 61 09 07 – approved in Filing # PERR-126202359

We respectfully request an effective date of September 15, 2026.