



NATIONWIDE INSURANCE Comes Through for Maryland Farmer

By Rebecca Long Chaney

DORCHESTER COUNTY

When poultry farmer Mary Lou Brown lost one of her huge 500 by 60-foot chicken houses to a fire two years ago in May, she had no idea that Nationwide Insurance would help her recover so quickly from the loss.

Mrs. Brown comes from a farming family and once raised dairy cattle. Today, she is excited her daughter, Ashley, a 6th generation farmer, is helping to maintain the family's poultry farm. The duo specializes in raising roasters, an eight-week bird. They raise 133,000 chickens at a time, four and a half flocks, per year in six barns. Losing even one barn could mean a tremendous loss of income and affect a farmer's bottom line.

"We were out of birds getting ready to set up for a new flock of chickens that day," said Mrs. Brown, recalling the day of the fire. "We had left my tractor in the chicken house the night before. The morning of the fire I got a call telling me someone thought my chicken house was on fire. It was foggy so I couldn't see the farm which is one mile from my home. I went down the road in front of the fire truck."

More than 80 firefighters battled the flames, but it was too late to save the tractor or the chicken house. The Eastern Shore farmer knew she would need assistance and called Jules Hendrix right away. Mrs. Hendrix, owner of Crow Insurance, said they have been committed to working with Nationwide Insurance since 2005.

"She was ready to help," according to Mrs. Brown. "Jules contacted the adjuster for me. The fire was on Friday, by Tuesday the adjuster was on my farm. Jules let me know if I needed anything just to contact her. She also checked back several times that year to find out how things were going."

Crow Insurance is located in Middletown, Del., and serves clients throughout the Mid-Atlantic Region. "Crow Insurance Agency has been working with the farm community on the Eastern Shore for 16 years," Mrs. Hendrix said. "We are proud to be an Elite Certified Agency with Nationwide Agribusiness which shows our level of understanding and depth of



knowledge of the farm products we sell. All of our agents have backgrounds in agriculture and truly understand farm life. We are proud supporters of Nationwide's agricultural insurance products and believe they offer some of the best insurance and financial products geared toward the farming community."

Margie Chase is the Nationwide Sponsor Relations Account Executive and has helped farmers and ranchers for 35 years. According to Mrs. Chase, Nationwide has had an exclusive relationship with the Maryland Farm Bureau since 1928. "We have about 3,300 Maryland Farm Bureau members that have some type of policy with Nationwide and over 1,400 who have an Agricultural Farm Policy," Mrs. Chase added.

Nationwide and Crow Insurance prides itself on establishing a relationship with their clients. "When Mary Lou and I first started working together it was a couple of years before the fire," Mrs. Hendrix pointed out. "She and I spent several hours talking about her operation, the details of what she does and what she needs for protection in an insurance policy. We extensively reviewed how she was currently covered and where she was missing coverage and ways to fill in those gaps."

Mrs. Hendrix sat down with Mrs. Brown to review equipment, determine values as well as an in-depth discussion of poultry houses and other agriculture buildings and how they were insured. "We walked her farm together so I would get a first-hand knowledge of how she operates," the Crow Insurance representative said. "Then, for the year or two prior to the fire, we reviewed the policy to be sure it was up to date with any changes or additions. This was important so that when the fire did happen, she was in a good place in terms of her policy coverage."

The day of the fire Mrs. Brown called Crow Insurance from the fire. "I immediately called the claim into Nationwide Insurance so that an adjuster could be in contact with Mary Lou immediately," Mrs. Hendrix added. "I went to the farm to see the damage so that she knew she wasn't alone in the claims process."

Over the course of the first few weeks following the fire, Mrs. Hendrix worked closely with the adjuster and Mrs. Brown to ensure the process was running smoothly. "Nationwide was able to write a check almost immediately, which was the start to getting Mary Lou back on her feet," Mrs. Hendrix said. "There were lots of steps that Mary Lou had to experience, from the fire clean-up to the rebuilding of the poultry house and both Nationwide and I were there to guide her through the process."

Mrs. Brown said Nationwide sent her a wonderful adjuster. "He showed up with an initial payment for accidental expenses when he came to evaluate the barn," she added. "I was concerned because the cause of the fire was not determined and I was afraid that would be a problem, but it was not an issue."

The Nationwide adjuster was very helpful and very reachable if she had questions, according to Mrs. Brown. "When I sent the appropriate information, I received the necessary money,"

she said. "I feared the amount of paperwork that would be required for insurance, but it was not difficult, and the adjuster never questioned the information I sent him."

Because Mrs. Hendrix had recommended full replacement value on the poultry houses as well as additional coverage for loss of income and cleanup, all the expenses were covered. Now, both Mrs. Brown and Mrs. Hendrix discuss the fire when they can to help other farmers and ranchers have the coverage necessary.

"I most definitely would recommend Nationwide's Ag Policy to other Farm Bureau members," the poultry producer pointed out. "I have heard horror tales from people who had other carriers. Nationwide understands agriculture. Within six months I was putting chickens in my new chicken house."

Mrs. Brown has been a Maryland Farm Bureau member since 1992 and is happy with the working relationship between the agricultural organization and Nationwide Insurance. "Nationwide has a fantastic Ag Policy," according to the Crow Insurance agent. "It is designed to be tailored to the farming operation's needs — whether it is a dairy farm, a vineyard, vertically integrated grain farm, poultry operation, etc. Nationwide is a company with its roots in agriculture and that means they understand what coverages are needed in different types of operations, and they have the suite of products to build the package for varying farming operations."

Having a tailored Ag Farm Policy with Nationwide was key to achieving full coverage as well as reducing stress during a farm tragedy. "Nationwide offers excellent coverages and Mary Lou recognized that and took advantage of those offerings," Mrs. Hendrix added. "Whether it was 'loss of income' due to the fire or making sure the value on the poultry house was adequate, the coverages were in place and Mary Lou could rest assured knowing she was going to be made whole."

Now in its 92nd year Nationwide continues to be the go-to company for farm policies. With the many challenges facing farmers and ranchers today, producers can rest assured that with Nationwide's Insurance coverage they will continue to thrive even in the wake of disaster or tragedy.

