



In an effort to discourage such activities, the Company will pay up to \$5,000 to the person who furnishes original information that leads to the arrest and felony conviction of a person or persons committing theft, arson or vandalism on the property of an American Farmers & Ranchers Mutual Insurance member policyholder.

This member benefit is only applicable to property covered by your AFR policy. Such payments shall be subject to the following conditions and limitations:

CONDITIONS TO COLLECT

- The provision of this program shall not apply unless the insured has an official Reward Sign (obtained thru American Farmers & Ranchers) posted in a conspicuous place on the premises involved.
- Only one (1) reward shall be paid for each violation, regardless of the number of persons arrested and convicted; or if the same person is convicted of several violations only one (1) reward shall be paid.
- Rewards will be reported to the IRS on Form 1099 - Misc.
- All claims will be submitted to the AFR Claims Director.
- To be eligible, the member, whose property is impacted, must be a member in good standing with dues and policy premiums paid current at the time the crime was committed.

LIMITATIONS:

- No reward shall be payable to the American Farmers & Ranchers Mutual Insurance member policyholder impacted, or members of his or her immediate family or household, or any person(s) having an interest in the damaged or stolen property.
- Payment will be up to \$5,000 based on the value of the damages to the property impacted.
- Should another reward sign of AFR or Oklahoma Farmers Union be posted on the members property with a value less than \$5,000, the maximum reward amount will be the number indicated.
- No reward shall be paid to any law enforcement officer or family member.
- Reward shall only be paid after a final conviction, and all rights of appeal have been exhausted. In case of juveniles, who are allowed special treatment on first offenses, reward will be paid on a letter verifying guilt by the appropriate presiding judge.
- If two or more persons file claim for the reward, the merits of the various claims shall be evaluated by American Farmers & Ranchers.
- The reward shall be paid to the first person reporting the information leading to the arrest or conviction.

- If a reward is given, then the policyholder with the reward sign will be requested to have their photo taken for publications and publicity purposes by American Farmers & Ranchers as a condition of the additional protections afforded through this posting.

This reward program is a cooperative effort of your local AFR insurance agent, county farm organization, the state farm organization and the American Farmers & Ranchers Mutual Insurance Company.

Reward signs are available through your local AFR insurance agent office.