

ENVIRONMENTAL TEST

How does your farm score???

YES	NO	
		Do you have lakes, streams or rivers near your property?
		Do you have any neighbors that are not farmers?
		Do you have any public areas near your farm?
		When it rains is there runoff from your farm that goes beyond your boundaries?
		If you were cited for a pollution event and mandated to conduct a cleanup, do you have the funds to do so? What if the costs exceeded \$500,000? \$1,000,000?
		Could you currently pay for additional facilities and equipment to eliminate or drastically reduce environmental issues?
		Do you think the government will ease environmental regulations/restrictions on dairy farms in the near future?
		If there was an environmental problem on your farm do you know what to do? Who to call, how to protect yourself legally?

If you answered **YES** to any of the first four questions or **NO** to any of the last four, you probably are not as protected from an environmental risk as you should be.

To learn more about Environmental Liability Insurance offered exclusively to NorthStar Cooperative customers contact Wells Fargo Insurance Services Representatives:

Clark Benton: 616.732.2229
clark.benton@wellsfargo.com

Jim Dawdy: 616.336.0176
jim.dawdy@wellsfargo.com

