

Got Wind Turbines and Country Mutual Insurance? You may have problems...

BY [JMKRAFT](#) ON [FEBRUARY 14, 2015](#) • ([3 COMMENTS](#))

VERMILION CO., IL. ([ECWd](#)) –

Many farmers received their insurance renewal notices, and should have noticed by now that they might need to think twice about letting wind turbine installations on their property. Noise is now excluded from coverage. Whether or not this new exclusion has anything to do with wind turbines is something we do not know yet, but noise is most certainly excluded now.

**We did contact the insurance company in question and asked them to comment on why they are now excluding noise from their coverages. They have not returned our call as of the date of this publication.*

Thank you to the anonymous source who sent us this note!

“FYI—I have attached information that we received regarding our Farm Umbrella Liability Insurance Policy with County Mutual Insurance Company. (note that I folded the first page letter so that our name and personal insurance policy number is not shown) Thought you might be interested in the new exclusions regarding noise, odor, or dust.” Document below.

Do you host wind turbines that make noise that causes sleep deprivation and health problems, potentially causing your neighbor to abandon their home? You may be liable. There is no longer, at least with this company, any standard insurance for that. If you have a wind turbine on your property it might be wise to check the terms of your insurance as well as your wind turbine lease to see if the wind industry will cover you in the event a neighbor decides to sue because you are letting a wind company operate a human health hazard which interferes with their private peace and enjoyment of their land.....effectively robbing their health and safety.

Ever play that old game? I remember it was “Rich Farmer, Poor Farmer.” Ignorance and greed may have resulted in a short term financial gain for those hosting turbines, but it is time for all landowners to become educated and realize that your property rights stop at your property line. Once noise and infrasound from a turbine erected on your land crosses your property line, you still own that damaging noise and infrasound, and you could be on the hook to pay for its damage to your neighbors.

The Illinois Farm Bureau affiliate Country Insurance is one step ahead of you—they appear to be aware of the potential liability issues, including those issues associated with turbine noise. You have been informed!

Please review the attached document. Call your insurance carrier and find out if they will take care of noise or nuisance claims from your neighbors. Feel free to comment. Let us know what they say.

[gview file="http://edgarcountywatchdogs.com/wp-content/uploads/2015/02/COUNTRY-Mutual-Insurance-Company.pdf"]



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