

Property & Casualty

Commercial Markets
Agribusiness

Available States

AZ, CA, ID, MI, MN, NV, OR, WA, WI

Lines of Business

- Business Auto
- General Liability
- Inland Marine
- Property
- Umbrella

Eligible Classes

- Apiculture (Beekeepers & Pollinators)
- Berries & Fruit Orchards
- Cotton (No Cotton Gins)
- Cranberries
- Custom Harvesting/Farming
- Dairy Farms
- Farm Management Services
- Farm Labor Contractors - In conjunction with WC
- Hobby Farms (Over 10 acres with Farming Operations)
- Livestock- Cattle, Sheep, Goats, etc.
- Nursery (Wholesale Only)
- Orchard & Citrus Growers
- Potatoes
- Row Crops - Cash Grains
- Seed Growers & Merchants
- Sod Farms (Wholesale Only)
- Sugar Crops
- Tree Nuts
- Vegetables
- Vineyards (No Wineries)

Contacts

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Contact us today to learn more about what we have to offer and how we can help serve you and the insured, please contact your Business Development Consultant.

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AccidentFund UnitedHeartland CompWest ThirdCoast Underwriters AmeriTrust



Product Coverage Options and Details

Commercial Markets
Agribusiness

Availability* - AZ, CA, ID, MI, MN, NV, OR, WA, and WI
*Coverage options and availability can differ by state

Standard Property Coverage Options

Coverage A	Owner occupied dwellings
Coverage B	Other private structures appurtenant to dwellings
Coverage C	Household personal property
Coverage D	Loss of use
Coverage E	Tenant occupied dwellings, other farm structures, and fixed equipment
Coverage F	Farm products
Coverage G	Mobile agricultural machinery coverage

Additional Property Coverage Options

- Building ordinance or law coverage
- Collision resulting in the death of livestock - limit options: $500, $1,000, and $2,000 per head
- Computer coverage endorsement - hardware and software
- Coverage G - mobile agricultural machinery of others (rented/borrowed/leased equipment)
- - $50,000 Included in property form we can offer up to $300,000
- Damage to crops and fences - limit options: $2,000, $5,000 and $10,000
- Debris removal - 5% of applicable limit included in property form we can increase limit with endorsement
- Disruption of farming operations (income loss and expenses coverage)
- Equipment breakdown enhancement endorsement
- Extended dwelling replacement cost - 125% of coverage a limit when dwelling is insured to 100% value
- Extra expense coverage
- Farm GPS replacement cost endorsement
- Farm products property coverage extension endorsement
  - Cab glass breakage coverage
  - Emergency removal of hay
  - Farm personal property transit coverage
  - Refrigerated farm personal property
  - Rental of substitute agricultural equipment
- Foreign objects in machinery - Coverage G
- Hay coverage increase stack limits endorsement
- Livestock suffocation endorsement - resulting from power outage or equipment breakdown
- Milk contamination and leakage endorsement - first party only
  - $5,000 Per occurrence & $15,000 aggregate
- Office personal property (BPP & EDP)
- Orchard and vineyard endorsement
- Peak season - Coverage F
- Pollutant clean up and removal - $10,000 limit included in property form can increase with endorsement

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Product Coverage Options and Details

Additional Property Coverage Options - continued

- Reproductive material coverage endorsement
- Spoilage coverage - perishable farm personal property
  - Mechanical breakdown or contamination by refrigerant
  - Public power outage
- Sump overflow and water backup coverage (owner occupied dwellings only)
- Water backup of sewers or drains - farm buildings (Coverage E) and farm personal property (Coverage F)

Property Special Broadening Endorsement Options

- $30,000 for arson reward
- $50,000 for change in temperature, electrical injury, utility services and contamination by refrigerant
- $100,000 for contingent transit business and extra expense
- $25,000 for contractual penalties
- $25,000 for debris removal
- $100,000 for dependent properties
- $25,000 for depositors forgery
- $50,000 for employee dishonesty
- $50,000 for exhibitions
- $250,000 for foundations and underground pipes
- $25,000 for money and securities
- $250,000 for newly acquired locations increased limits for business income and extra expense
- Newly acquired or constructed property
  - $1,000,000 for buildings
  - $500,000 for personal property
- $50,000 for ordinance or law coverage
- $25,000 for pollution clean up
- $50,000 for property in transit
- $100,000 for property off-premises
- $25,000 for salesperson samples
- $10,000 for tenant glass
- $100,000 for transit business income and extra expense
- $10,000 for underground water seepage
- $25,000 for utility services
- $25,000 for water damage, other liquids, powder of molten material damage
- $50,000 for welfare and pension plan ERISA compliance
- $45,000 for worldwide property off-premises

Inland Marine Coverage Options

- Cargo coverage - insured's property in transit
- Farm operations broadening endorsement
  - Farm GPS - replacement cost
  - Farm personal property in transit
  - Large loss deductible waiver
  - Mobile agricultural machinery loan or lease gap coverage
  - Mobile agricultural machinery of others
  - Scheduled irrigation equipment - replacement cost
  - Structures in control of insured
- Milk contamination - first and third party
- Valuable personal articles - jewelry, watches, furs, silverware, firearms, camera, musical instruments, golf equipment, fine arts, postage stamps, and rare and current coins
- Watercraft physical damage - under 27 ft.

Product Coverage Options and Details

Agricultural Business Comprehensive Liability Coverage Options (CGL)

Coverage A	Bodily injury and property damage liability
Coverage B	Personal and advertising injury
Coverage C	Medical payments

Additional Liability Coverage Options

- All-terrain vehicles liability
- Animal liability coverage
- Chemical drift liability
- Custom farming liability extension - receipts over $10,000
- Employee benefit liability coverage
- Limited crop-dusting coverage (aircraft dusting and spraying by non-owned aircraft)
- Limited pollution liability for livestock farming operations
- Livestock - grazing away from premises
- Livestock in the care custody control of insured
- Personal liability
- Pesticide or herbicide applicatory - limited pollution coverage (with 91606 class code - payroll)
- Structures in control of insured
- Watercraft liability coverage

Agricultural Business Comprehensive Liability Special Broadening Endorsement Options

- Additional insured by contract, agreement or permit
- Additional insured broad form vendors
- Aggregate limit per location
- Alienated premises
- Bodily injury redefined
- Broad form property damage - borrowed equipment, customers goods & use of elevators
- Incidental malpractice (employed nurses, EMT's & paramedics)
- Knowledge of occurrence
- Medical payments - increased limit - $10,000
- Mobile equipment redefined
- Newly acquired of formed organizations - covered until end of policy period
- Non-owned aircraft hired, chartered or leaned with paid crew
- Non-owned watercraft - up to 51 ft.
- Personal injury - broad form
- Product recall expense - $100,000
- Damage to premises rented to you - $300,000
- Supplementary payments increase limits
  - Bail bonds - $2,500
  - Loss of earnings - $300
- Unintentional failure to disclose hazards
- Unintentional failure to notify

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