

# Farm and Ranch Owners, Commercial Growers and Packers

## Agribusiness

*We insure a way of life*

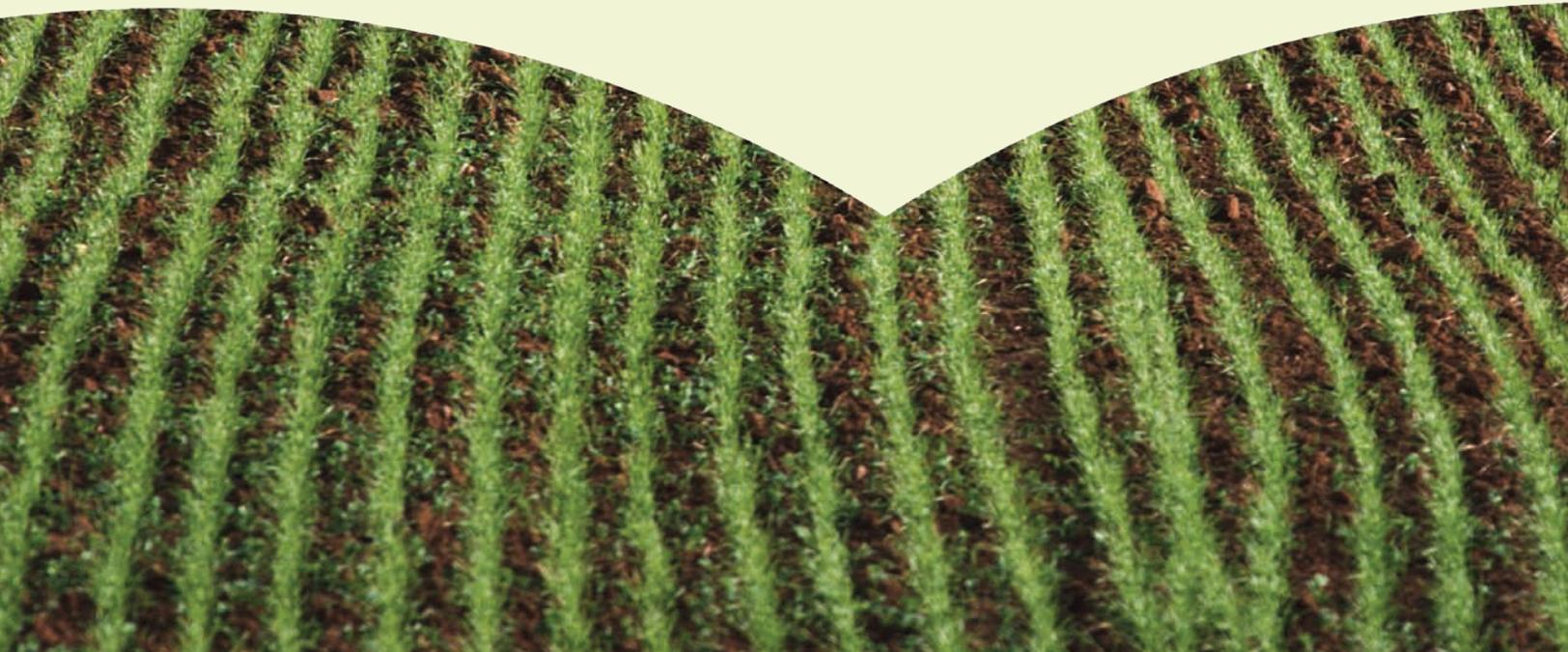


# Agribusiness

*We insure a way of life*

Farm and Ranch owners have a different lifestyle than other businesses, which translates into unique insurance needs. Traditional coverage may not adequately respond to those needs. Travelers Agribusiness can help insure this special way of life for virtually all farms and ranches, including large commercial growers, packers, equine and dairy. Our agents will work with you to design the appropriate coverage at the best price. Travelers customers can expect excellent service from our dedicated Agribusiness underwriters, risk control specialists and claim handlers. As one of the largest longtime providers of agribusiness insurance, Travelers Agribusiness is in touch with customer needs while providing competitively priced programs for farms, ranches and large commercial growers of agricultural products.

*We don't just insure the tractor, we insure a way of life.*



## Agribusiness Policy Coverages\*

### Standard Coverages

#### Coverage A – Farm Dwelling:

- Farm dwellings and structures attached to covered dwellings
- Trees, shrubs, plants and lawns within 250 feet of a covered dwelling for up to \$2,000
- Replacement cost on dwelling up to 125%
- Ordinance or Law

#### Coverage B – Other Private Structures:

- Unattached structures appurtenant to the dwelling, \$1,000 on outdoor radio and TV antennas and satellite dishes

#### Coverage C – Household Personal Property:

- Furniture and household contents
- Standard limits for personal articles
- Increased special limits of insurance
  - \$3,000 for money or gold
  - \$7,500 for grave markers
  - \$5,000 for securities or letters of credit
  - \$3,000 for watercraft outboard engines, watercraft furnishings and trailers
  - \$5,000 for furs, jewelry, precious stones and watches\*\*
  - \$10,000 for business property on the insured location
  - \$2,500 for business property off the insured location
  - \$10,000 for silverware or goldware\*\*
  - \$7,500 for firearms and related equipment\*\*
  - \$500 for credit card and fund transfer card forgery and counterfeit money
  - \$1000 for household personal property away from the insured location

#### Coverage D – Additional Living Expense:

- Coverage for necessary increases in living expense if a covered cause of loss renders your home uninhabitable

#### Coverage E – Scheduled Farm Personal Property:

- Farm machinery, irrigation equipment and livestock
- Newly acquired and replacement farm machinery is automatically covered for \$100,000 for 60 days
- Primary coverage for borrowed, rented or leased farm machinery
- Theft of miscellaneous tools and equipment on or away from insured premises
- Enhanced pollutant cleanup endorsement (increased limits ranging from \$25,000 to \$100,000) coverage applies on or away from insured premises if the discharge is caused by collision, upset or overturn of a vehicle or its trailer

#### Coverage F – Blanket or Unscheduled Farm Personal Property:

- Farm machinery and livestock
- Unscheduled farm machinery and equipment on or away from insured location
- Farm products in the open for certain causes of loss
- Property in the custody of a common or contract carrier up to \$1,000 (E&F)
- Cost of restoring farm operations records up to \$2,000 (E&F)

#### Coverage G – Other Farm Structures:

- Farm buildings and structures other than dwellings
- Newly constructed farm structures automatically covered for \$250,000 for 60 days
- Private power and light poles
- Outdoor radio and TV equipment, antennas and towers
- Fences, corrals, pens, chutes and feed racks
- Silos, portable buildings and portable structures
- Improvements and betterments
- Building material and supplies kept on or adjacent to the “insured location”

\*Unless otherwise specified, limits displayed are on a per occurrence basis \*\*Theft only

*We don't just insure the farm,  
we insure a way of life.*

#### Liability Coverages:

- Basic and comprehensive liability coverage for bodily injury and property damage to others
- Liability for personal and advertising injury
- Product liability
- Fire legal liability for \$50,000

#### Additional Coverages at No Extra Cost:

- Pollutant cleanup and debris removal for \$10,000 (can be increased for an additional premium)
- Fire Department service charge with no sublimit
- Damage to property removed for safekeeping (for 30 days and up to \$100,000)
- Removal of fallen trees near your residence up to \$2,000
- No deductible for cab glass in scheduled machinery and equipment
- Farm machinery damaged by contact with roadbed or ground as well as damage caused by contact between a tractor and an implement during towing, hitching or unhitching operations when Special Perils are selected

#### Optional Coverages

##### Agri Plus II Endorsement:

- \$10,000 for hay, straw and fodder
- \$10,000 for computer equipment and software
- \$10,000 for miscellaneous equipment
- \$10,000 for office equipment
- \$10,000 for transportation of farm personal property
- \$100,000 limit for hay per stack (increased from \$10,000)
- \$500,000 for newly purchased additional farm machinery and equipment (increased from \$250,000)
- \$10,000 rental reimbursement for mobile farm machinery and equipment
- Replacement cost value for partial loss of agricultural machinery

#### Special Coverages for Horse Owners

##### Equine Property Endorsement:

- Up to \$10,000 for damage or loss to tack and equipment
- \$1,500 for spoilage of animal health products
- \$5,000 for replacement of signs
- \$3,000 for fences, corrals and pens

#### Stable Liability:

- Liability coverage for stable owners' operations
- Equine Professional Services (optional)

#### Care, Custody and Control:

- Covers livestock which are in your care, custody and control

#### Equine Mortality:

- Including accident, injury, sickness and disease

#### Dairy Endorsement:

- Spoilage coverage for owned milk up to \$10,000
- Hay, straw and fodder coverage for \$50,000
- Hay stack limitation increased from \$10,000 to \$100,000
- Contamination of non-owned milk
- Contamination of owned milk up to \$10,000
- Livestock collision coverage for \$2,000 per animal
- Livestock theft coverage for \$1,000 per animal and \$5,000 per occurrence
- Additional extra expense coverage of \$10,000

#### Other Optional Coverages and Endorsements

- High Value Dwelling Coverage - Comprehensive coverages for homes valued over \$1,000,000
- Sump overflow and water backup; increased limits available
- Unit Owners Coverage for Condos or Co-ops
- Identity Fraud Expense coverage
- Watercraft hull coverage
- Farm computer coverage
- Agricultural machinery rental reimbursement
- Vineyards and Wineries customized coverage
- Collision resulting in death of livestock
- Livestock breeders floater
- Beekeepers endorsement
- Equipment Breakdown / Boiler & Machinery coverage
- Disruption of Farming Operations, Specific or Blanket; Business Income and Extra Expense incurred due to a covered cause of loss
- Below Ground Foundation coverage - Out buildings
- Higher limits for transportation coverage

## Travelers offers you the following Agribusiness insurance advantages:

### **Financial Strength and Stability**

With more than 150 years of experience and consistently strong financial ratings, Travelers is one of the nation's premier insurance companies – a reassuring position of strength.

### **Tailored Coverages**

Travelers Agribusiness has the ability to develop a comprehensive, specialized insurance program designed to meet your individual needs. We can help you control your exposure to loss, whether property, liability or automobile.

### **Specialized Representatives**

Travelers Agribusiness is one of the largest writers of Farm and Ranch coverage. With a vast network of independent agents and underwriters who specialize in agriculture, Travelers can focus on the unique needs of the agricultural lifestyle. Contact your independent Travelers agent for more information about Travelers Agribusiness insurance.





**Visit us at:**  
[travelersagribusiness.com](http://travelersagribusiness.com)

**Agribusiness**  
*We insure a way of life*



The Travelers Indemnity Company  
and its property casualty affiliates  
One Tower Square  
Hartford, CT 06183

[travelers.com](http://travelers.com)



This material does not amend, or otherwise affect, the provisions or coverages of any insurance policy or bond issued by Travelers. It is not a representation that coverage does or does not exist for any particular claim or loss under any such policy or bond. Coverage depends on the facts and circumstances involved in the claim or loss, all applicable policy or bond provisions, and any applicable law. Availability of coverage referenced in this document can depend on underwriting qualifications and state regulations.

© 2011 The Travelers Indemnity Company. All rights reserved. CP-4544 Rev. 2-11