

# Travelers brings more certainty to apple operations

Our specialized coverages and risk support are designed to give grower packers an advantage in the orchards and in business.



We understand the increasing challenges grower packers face each day. Rising labor and supply costs, unpredictable weather patterns and expensive equipment failures are all examples of hurdles that can impact operations. To stay profitable, growers need protection from these risks. That's why Travelers offers customizable coverages and risk insights that can help protect a client's operations.

## Claims Confidence:

business continuity and getting operations back up and running A++ financial rating makes
Travelers a trusted carrier<sup>1</sup>

73% Agribusiness property catastrophe claims settled within 30 days from notice of loss<sup>2</sup>

**71%** Travelers liability claims settled without litigation<sup>3</sup>



### Better protection starts with smart prevention

We combine data and experience to help safeguard operations.

Our experience and expertise allow us to help grower packers anticipate risks so they can operate without interruptions. By leveraging our proprietary data, we can identify the risks to help prevent losses.

## That's why Travelers has coverages tailored specifically to apple grower packers to meet their business needs.

#### Theft and vandalism are growing causes of property loss.4

- 1. Deter thieves by installing timed and/or motion-detecting lights and cameras
- 2. Prevent siphoning by using lockable fuel caps
- 3. Protect high-value farm machinery with alert tracking devices

#### Protect your property against fire.

- 1. Set up a pre-planning consult with the local fire department to identify specific risks
- 2. Train employees on what to do in the event of a fire
- **3.** Install automatic sprinkler systems, detection sensors and extinguishers

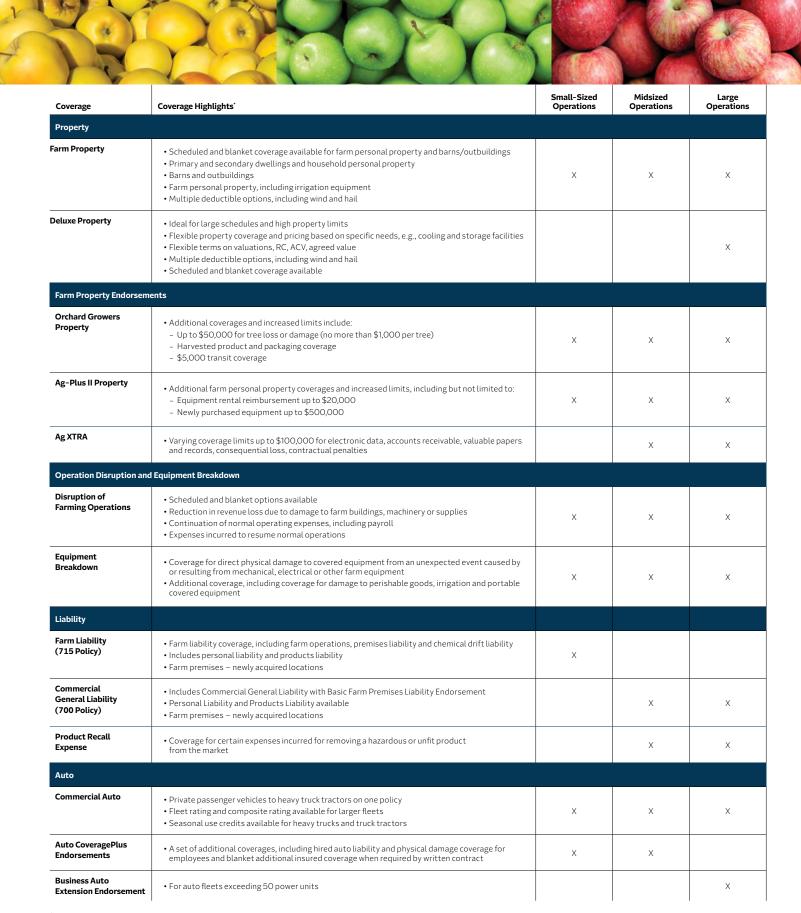
#### Tree fruit agribusiness is one of the top 4 industries for liability claims.4

- 1. Consider increasing liability coverage for extra peace of mind
- 2. Secure entrances and exits with locked gates to help prevent trespassing
- 3. Confirm certificates of insurance are in place to help ensure contractors are adequately insured

## On-site risk assessment

Travelers risk control specialists will visit your operation to identify which risks and vulnerabilities are most likely to impact your business. Plus, our specialists make recommendations to help prevent losses.





 $<sup>^{\</sup>star}$ Additional coverages and endorsements available. Contact your agent for more details.



### Trusted leader in insurance

From equipment to property to operations, Travelers coverages can be tailored to suit different business operations.

#### What we specialize in:

- Operations including warehouses, packing and cold storage facilities
- Farm property including residential, smaller sheds and farming equipment
- · Preferred risks:
  - Property with sprinkler systems
  - Buildings 25 years or newer
- Operations that utilize H-2A agricultural workers
- Machinery for orchard maintenance, sorting and bagging
- Commercial auto fleets





#### Travelers is an industry leader

#1 Commercial Property<sup>5</sup>

#2 Commercial Auto<sup>6</sup>

#2 General Liability<sup>7</sup>

 $^1ambest.com. ^2 Travelers \ Claim \ Property \ data \ 2022. ^3 Travelers \ General \ Liability \ Claim \ data \ 2018. \ Claims \ closed \ and \ where \ statute \ of \ limitations \ has \ expired. ^4 Travelers \ Claim \ data \ 2023. ^5 S.P. \ Global \ Market \ Intelligence \ 2023 \ U.S. \ Statutory \ DWP. ^2023 \ S.P. \ Market \ Intelligence \ Statutory \ financials \ Advisority \ financials \ for \ financials \ financials \ for \ financials \ for \ financials \ financials \ for \ financials \ for \ financials \ financials \ for \ financials \ for \ financials \ financials \ for \ financials \ fina$ NWP Allied, fire, EQ, CMP (Non-Liab), Farmowners MP, Inland, Ocean and Boiler and Machinery. 7S&P Market Intelligence Statutory DWP: General Liability based on TRV definitions

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