

# 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.<sup>4</sup>**

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.<sup>4</sup>**

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.



## COVERAGE GUIDE



Coverage	Coverage Highlights*	Small-Sized Operations	Midsized Operations	Large Operations
<b>Property</b>				
<b>Farm Property</b>	<ul style="list-style-type: none"> <li>Scheduled and blanket coverage available for farm personal property and barns/outbuildings</li> <li>Primary and secondary dwellings and household personal property</li> <li>Barns and outbuildings</li> <li>Farm personal property, including irrigation equipment</li> <li>Multiple deductible options, including wind and hail</li> </ul>	X	X	X
<b>Deluxe Property</b>	<ul style="list-style-type: none"> <li>Ideal for large schedules and high property limits</li> <li>Flexible property coverage and pricing based on specific needs, e.g., cooling and storage facilities</li> <li>Flexible terms on valuations, RC, ACV, agreed value</li> <li>Multiple deductible options, including wind and hail</li> <li>Scheduled and blanket coverage available</li> </ul>			X
<b>Farm Property Endorsements</b>				
<b>Orchard Growers Property</b>	<ul style="list-style-type: none"> <li>Additional coverages and increased limits include: <ul style="list-style-type: none"> <li>Up to \$50,000 for tree loss or damage (no more than \$1,000 per tree)</li> <li>Harvested product and packaging coverage</li> <li>\$5,000 transit coverage</li> </ul> </li> </ul>	X	X	X
<b>Ag-Plus II Property</b>	<ul style="list-style-type: none"> <li>Additional farm personal property coverages and increased limits, including but not limited to: <ul style="list-style-type: none"> <li>Equipment rental reimbursement up to \$20,000</li> <li>Newly purchased equipment up to \$500,000</li> </ul> </li> </ul>	X	X	X
<b>Ag XTRA</b>	<ul style="list-style-type: none"> <li>Varying coverage limits up to \$100,000 for electronic data, accounts receivable, valuable papers and records, consequential loss, contractual penalties</li> </ul>		X	X
<b>Operation Disruption and Equipment Breakdown</b>				
<b>Disruption of Farming Operations</b>	<ul style="list-style-type: none"> <li>Scheduled and blanket options available</li> <li>Reduction in revenue loss due to damage to farm buildings, machinery or supplies</li> <li>Continuation of normal operating expenses, including payroll</li> <li>Expenses incurred to resume normal operations</li> </ul>	X	X	X
<b>Equipment Breakdown</b>	<ul style="list-style-type: none"> <li>Coverage for direct physical damage to covered equipment from an unexpected event caused by or resulting from mechanical, electrical or other farm equipment</li> <li>Additional coverage, including coverage for damage to perishable goods, irrigation and portable covered equipment</li> </ul>	X	X	X
<b>Liability</b>				
<b>Farm Liability (715 Policy)</b>	<ul style="list-style-type: none"> <li>Farm liability coverage, including farm operations, premises liability and chemical drift liability</li> <li>Includes personal liability and products liability</li> <li>Farm premises – newly acquired locations</li> </ul>	X		
<b>Commercial General Liability (700 Policy)</b>	<ul style="list-style-type: none"> <li>Includes Commercial General Liability with Basic Farm Premises Liability Endorsement</li> <li>Personal Liability and Products Liability available</li> <li>Farm premises – newly acquired locations</li> </ul>		X	X
<b>Product Recall Expense</b>	<ul style="list-style-type: none"> <li>Coverage for certain expenses incurred for removing a hazardous or unfit product from the market</li> </ul>		X	X
<b>Auto</b>				
<b>Commercial Auto</b>	<ul style="list-style-type: none"> <li>Private passenger vehicles to heavy truck tractors on one policy</li> <li>Fleet rating and composite rating available for larger fleets</li> <li>Seasonal use credits available for heavy trucks and truck tractors</li> </ul>	X	X	X
<b>Auto CoveragePlus Endorsements</b>	<ul style="list-style-type: none"> <li>A set of additional coverages, including hired auto liability and physical damage coverage for employees and blanket additional insured coverage when required by written contract</li> </ul>	X	X	
<b>Business Auto Extension Endorsement</b>	<ul style="list-style-type: none"> <li>For auto fleets exceeding 50 power units</li> </ul>			X

\*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>

<sup>1</sup>ambest.com. <sup>2</sup>Travelers Claim Property data 2022. <sup>3</sup>Travelers General Liability Claim data 2018. Claims closed and where statute of limitations has expired. <sup>4</sup>Travelers Claim data 2023. <sup>5</sup>S&P Global Market Intelligence 2023 U.S. Statutory DWP. <sup>6</sup>2023 S&P Market Intelligence Statutory financials NWP Allied, fire, EQ, CMP (Non-Liab), Farmowners MP, Inland, Ocean and Boiler and Machinery. <sup>7</sup>S&P Market Intelligence Statutory DWP: General Liability based on TRV definitions.

Visit: **[travelers.com/business-insurance/agriculture](https://travelers.com/business-insurance/agriculture)** or contact your Travelers agent today.



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