



Custom Farming

The average businessowners policy isn't designed with your unique needs in mind, so why pay for coverage that isn't made for your business?

SECURA's Agribusiness experts understand the industry and have built policies that provide the coverage you need. Our independent agents and policyholders value that we understand your day-to-day operations as well as the risks you face.

Let us help you protect your business.

Appetite includes

- Planting
- Harvesting
- Soil preparation
- Chemical application

Coverage features

Flexible General Liability enhancements include

- Custom Farming Liability coverage
- Property Damage Liability coverage is expanded
- Limited Pesticide/Herbicide/Fertilizer Applicator Liability Coverage Option
 - Limited Pollution Liability
 - Property damage caused by misapplication
 - Sublimit options available
- Ag Consulting Services Liability
 - Property Damage is expanded for crop, soil, or farm management consulting
 - Sublimit options available

Coverages available

- Commercial General Liability: Premises, products, bodily injury, property damage, personal and advertising injury
- Property coverage for your buildings and inventory
- Business Income and Extra Expense
- Inland Marine coverage for your equipment, tools, and leased, rented, or borrowed items
- Commercial Auto
- Workers' Compensation
- Commercial Liability Umbrella
- Employment Practices Liability (EPLI)

Optional coverages

- Employee Benefits Liability
- Equipment Breakdown WRAP
- Property WRAP enhancement options, including Contractor and Services WRAP and Elite Contractor WRAP
- General Liability WRAP
- Additional Insured WRAP
- Business Auto WRAP
- Cyber Security

Value-added services

Workers' Compensation services

- Nurse Hotline is offered as a free benefit to SECURA Workers' Compensation policyholders. Nurse Hotline provides 24/7 access to a registered nurse if an injury occurs. The result is better care and fewer unnecessary claims, saving time and money.

Outstanding Claims service

- When we're notified of a loss, we call you back within 24 hours, follow up regularly, and work with you until your claim is resolved.

Risk Management

- We offer risk management solutions that help improve safety in the workplace.
- For free safety talks, programs, and other resources, visit [secura.net](https://www.secura.net).

Coverages may not be available in all states. Coverages described are subject to all the terms and conditions of the policy, including deductibles, exclusions, and limits of liability. Not all agents are authorized to write all types of insurance. Policies may be underwritten by SECURA Insurance Company or SECURA Supreme Insurance Company, affiliated companies referred to collectively as SECURA Insurance Companies. Please read the policy carefully.

Protection designed for you.



Your coverage in action

It's important to understand your policy, so you know how it applies to your business. SECURA's basic coverage, while robust, may require some additional, optional coverage. In the insurance industry, we call these endorsements. In your line of work, think of them as peace of mind.

Take this quiz to see how our basic coverage applies to the risks you face every day.

Question 1

While fixing his combine, a custom farmer started a fire that burned the combine, the corn in the hopper, and a portion of the field. **What is covered by our General Liability policy?**

- A) The combine.
- B) The combine and the corn.
- C) The corn in the combine and field damage.
- D) None of the above.

Correct answer: C

As long as AGL0414 is attached to the policy, you will have coverage up to policy limits for the corn in the combine and field damage.

Question 2

Your newest employee fell asleep while spraying herbicide on a customer's field. Later in the year, the customer determined that the damage resulted in a lower yield. **Does your policy cover the damages?**

- A) Yes, this is covered by the basic policy.
- B) No, due to operator error.
- C) No, the product was not used as directed.
- D) None of the above.

Correct answer: D

A custom sprayer must have AGL6501 attached to the policy in order to be covered for misapplication or overspray of chemicals.

Question 3

A custom farmer completed the nutrient management plan for a client and also spread all of the manure during that same year. The client had reduced crop yields. The client sued the custom farmer for property damage. **Where is the coverage for this event?**

- A) AGL0414 - Custom Farming Liability.
- B) General Liability.
- C) AGL6501 - Limited Fertilizer Coverage.
- D) None of the above.

Correct answer: D

It is possible to buy coverage up to a sublimit for property damage caused by consulting services using form AGL0406.

Have you seen our reviews?

SECURA's reputation speaks for itself, and we invite you to read our reviews online. Policyholders frequently compliment us on our claims service, our responsiveness, and our independent agents. See them at [secura.net/reviews](https://www.secura.net/reviews)



Any claim example is for educational and informational purposes only. The information in this document will not be used to determine the coverage of an actual claim presented. All claims are adjusted based on the relevant facts, conditions, and coverages at the time of loss. For specific terms and conditions, please refer to your coverage form. Coverage is also subject to applicable deductibles and limits of coverage.

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