



Seed Merchants

As a seed merchant, you face unique risks.

With SECURA, you'll be impressed by our industry-leading insurance options, and you'll get peace of mind so you can focus on growing your business. You'll find our people truly care and enjoy helping you.

Coverage features

Flexible General Liability enhancements include

- Error in mixture or delivery at policy limit - optional
- Failure to Germinate coverage (sub-limits available) - optional
- Ag Consulting Services Liability - optional
 - Property damage is expanded for crop, soil, or farm management consulting services
 - Crop consulting includes recommendations about seed quantity and variety to be purchased (sub-limit 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

Optional coverages

- Employee Benefits Liability
- Employment Practices Liability
- Equipment Breakdown WRAP
- Cyber Security
- Property WRAP enhancement options, including Contractor and Services WRAP and Elite Contractor WRAP

- General Liability WRAP — Broader general liability protection with increased limits for supplementary payments, automatic additional insured status for certain eligible persons or entities, and more
- Additional Insured WRAP — Eliminates the hassle of endorsing your policy every time you enter into a new written agreement with your customer who requires additional insured coverage
- Business Auto WRAP — It saves you money by including a number of valuable coverage extensions on one form. Includes Hired Physical Damage Limit of \$50,000, rental reimbursement, and more

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.

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.

