



Agricultural Service Contractors

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

- Drainage construction
- Field tile installation
- Irrigation and pivot installation, service, and repair
- Milking system installation, service, and repair
- Robotic equipment service, sales, and repair
- Ventilation systems for dairy, poultry, and swine

Coverage features

- 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 Umbrella

Optional coverages

- Employee Benefits Liability
- Employment Practices Liability
- Equipment Breakdown
- Cyber Security
- Limited Pollution
- Voluntary Property Damage
- Contractors E&O sublimit options
- 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 — Eliminate 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 — 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.



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

Your employee was welding a stainless steel pipe at a milking equipment installation job. Your employee failed to follow basic safety precautions related to "Hot Work." A piece of hot metal fell onto combustible feed in the area starting a fire that caused \$250,000 in damage to the barn. **Would you have liability defense costs in your basic Agribusiness General Liability policy?**

A) Yes. Costs would be covered.

B) Maybe. If found not liable.

C) No. These costs are not covered.

D) None of the above.

Correct answer: A

Liability defense costs are covered in your basic Agribusiness General Liability policy.

Question 2

While installing plumbing in a new milking parlor, an employee makes a mistake and the stainless steel piping is installed incorrectly. Correcting the mistake is costly. **Is this situation covered by your basic policy?**

A) Yes. Costs would be covered.

B) No. No policy would cover this.

C) No. An endorsement is needed to the policy.

D) None of the above.

Correct answer: C

Basic coverage doesn't include mistakes in installation, but most experienced, independent agents will recommend a Contractor Errors and Omissions Liability Endorsement.

Question 3

While installing an automatic feeder in a poultry barn, you accidentally damage a heating unit that had to be moved to do the work you were contracted to do. You don't realize the mistake until your customer calls and informs you that the heating unit is broken and you're responsible for the damages. **Does your coverage apply?**

A) Yes. This would be covered.

B) No. An endorsement needs to be added.

C) Yes. Up to limit, minus deductible.

D) None of the above.

Correct answer: B

You would need to purchase the Voluntary Property Damage Liability sublimit option.

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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