



Fruit & Vegetable Packaging & Distribution

Packaging and distributing fruit and vegetables bring unique risks.

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 risk you face. Let us help you protect your business.

Appetite includes

- Fruit & vegetable packaging
- Produce dealer
- Frozen foods packaging
- Farmers market fruit and vegetable sales

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
- Limited Product Recall Expense - Sublimit Options
- Commercial Auto
- Workers' Compensation
- Commercial Umbrella

Optional coverages

- Product Recall Expense with Additional Covered Expense
- Employee Benefits Liability
- Employment Practices Liability
- Cyber Security
- Equipment Breakdown
- Additional Insured - vendor options available

- Elite Retail & Wholesale WRAP
- Additional Insured WRAP - Eliminate the hassle of endorsing your policy every item 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

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.

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.

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.

