



Fruit & Vegetable Farms

As a fruit and vegetable farmer, you face unique risks. Count on the SECURA farm experts who understand the farm-ag world. As former farm kids, they have practical knowledge plus a wealth of experience about your insurance needs. Together with your independent insurance agent, you can rely on us – so you can stay focused on the work at hand.

Coverage features

Farm Operations Protector Plus

- Protects you and your farm operation even further by increasing special limits and adding more coverage

Farm Personal Property Replacement Cost — Partial Loss

- Covers the full cost of repairs, without deduction for depreciation when you have a partial loss to your farm personal property

Earnings and Extra Expense

- We'll pay any extra expenses or lost income for covered losses on insured buildings or livestock. We provide extended loss of earnings coverage for up to 30 days after your business is restored. You're also protected if civil authority limits access to your farm due to a covered loss or if a covered loss at a dependent property you rely on suspends farming operations.

Extra Expense — Farm Personal Property coverage

- Includes the expense to rent substitute machinery following a covered loss

Blanket Farm Personal Property — Special coverage

- Provides special coverage including foreign object ingestion (special coverage subject to exclusions)

Peak Season Coverage — Blanket Farm Personal Property

- Increases farm personal property limit for specified periods of the year (i.e. grain in storage right after harvest or seeds/chemicals during planting season)

Pollution coverage

- Covers both on-premise pollution clean-up (up to \$100,000), and off-premise liability through a separate Modified Pollution Liability endorsement for short-term pollution events (up to \$1 million)

Equipment Breakdown — Spoilage coverage

- Provides spoilage coverage to perishable goods in the event of a covered equipment breakdown loss

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

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.

