



Food products manufacturing

SECURA writes many types of food products manufacturing businesses. Depending on the business, it may fall under our Commercial Lines division or under Agribusiness. Use the chart below to determine which business types fall where.

Commercial food products manufacturing	Agribusiness food products manufacturing
Bakeries	Apiary and honey processing
Bakery plants	Butter/cream manufacturing
Beef jerky manufacturing	Canned field products
Beer, ale, or malt liquor manufacturing	Cereal grain manufacturing
Beverage manufacturing – soft drinks, juice	Cheese manufacturing
Candy or confectionery products manufacturing	Dehydrated manufacturing
Chips and snacks manufacturing	Flour milling
Coffee roasting (excludes work comp)	Fresh fruit and vegetable processing
Cookie and cake manufacturing	Frozen fruits and vegetables manufacturing
Dry ingredients manufacturing and mixing – seasonings, dips, etc.	Fruit or vegetable juice manufacturing
Frozen foods manufacturing	Ice cream manufacturing
Meat, fish, poultry, or seafood processing (not butchering)	Jelly or jam manufacturing
Pizza manufacturing	Maple syrup processing
Sauces and condiment manufacturing	Milk processing
Water bottling	Nut and peanut processing
Wine manufacturing	Pickled product manufacturing
	Produce grower-packer-shipper
	Sauerkraut manufacturing
	Spice and extract manufacturing

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Manufacturing coverage highlights

Equipment breakdown

Coverage to protect your client when equipment fails. For example, if a power surge occurs causing computer components on a piece of crucial equipment to fail or a refrigerator compressor burning out and causing food to spoil.

Cyber

All companies that maintain data on their clients and employees have a responsibility to safeguard the data. Businesses are vulnerable to data breaches, virus, and malware attacks by cyber criminals, and inadvertent releases of private information. Cyber Security is a comprehensive insurance solution designed to help businesses respond to a full range of cyber incidents, including threats of unauthorized intrusion into or interference with computer systems, damage to data and systems from a computer attack, and cyber-related litigation.

Discontinued products

Circumstances may arise where a policyholder goes out of business or sells off a current business, and still has liability exposure for products they had made or sold in the past, or for past operations.

Product Recall Expense Coverage

This covers the policyholder's expenses associated with a product recall, such as mailing costs and storage expenses. We also offer the option to purchase Additional Covered Expense coverage, which expands the covered expenses to include the customer's loss of profit due to the recall, advertising costs to regain customer approval, costs to repurchase, replace or repair a recalled product, and expenses for inspection of testing of products to determine whether they should be subject to a recall.

Manufacturer WRAPs

The WRAP includes extended, trade-specific property coverages, including:

- Brand and Label Removal
- Dies, Patterns, Molds, and Forms
- Patent Infringement Expense Reimbursement
- Precious Metals
- Broadened Business Income
- And much more

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.

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