



Dairy Farms

As a dairy farmer, you face unique risks.

Count on the SECURA Farm experts who know your world firsthand. 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

Milk Contamination

Provides coverage for damage to your milk, and milk of others, caused by you or your employee contaminating it with a foreign substance.

Foreign Object Ingestion

Provides coverage for farm machinery and farm implements when damaged from foreign object ingestion.

Earnings and Extra Expense — Blanket Locations

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.

Equipment Breakdown — Including Precision Ag

With the growing electronic and mechanical farm environment, protection for your property is more important than ever. With this coverage, you're protected from property damage caused by equipment breakdown, including coverage for mobile farm implements that are pulled by farm machinery along with electronics in tractor cabs.

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.

Blanket Farm Personal Property — Special coverage

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

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).

Custom Farming

Broadened coverage for incidental custom farming operations for others. Ineligible operations may be considered on an Agribusiness Lines policy.

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.



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Dairy Protector Plus endorsement

This optional endorsement provides the following coverages:

- Water Back Up of Sewers or Drains —
Farm Buildings and Farm Personal Property..... \$2,500
 - Provides for loss caused by water that backs up through sewers or drains, including sump pumps, sump pump wells, or any type of system designed to remove subsurface water
- Livestock Lightning/Electrocution
Deductible Waiver Included
 - This endorsement eliminates application of the policy deductible for death of insured livestock resulting from lightning or electrocution
- Milk Contamination endorsement Included
 - Provides coverage for damage to your milk, and milk of others, caused by you or your employee contaminating it with a foreign substance
- Newly Constructed Building or Structures \$250,000
- Outdoor Signs \$5,000 Per Sign
 - Provides coverage for damage to outdoor freestanding signs for risks of direct loss
- Reproductive Material coverage \$5,000*
 - Extends coverage for livestock semen and embryos owned by the insured for noncommercial breeding purposes for risks of direct loss
- Damage to Crops and Fences \$5,000*
 - Extends or provides coverage for damage to growing crops and fences caused by vandalism or vehicle damage. No deductible applies
- Computer coverage \$25,000*
 - Extends coverage for computer hardware, software including media and programs, and applications for risks of direct loss
**Increased limits may be available*
- Farm Operations Protector Plus Included
 - Fire Department Service Charge limit increased to \$5,000
 - Replacement cost coverage for farm global positioning systems (GPS) that are three years old or newer
 - No deductible if loss is solely to GPS, regardless of age
 - Replacement coverage on harvested fruit and select farm products
 - Coverage for borrowed or rented farm equipment increased to \$500,000. Coverage is provided primary over any other applicable insurance
 - Farm Personal Property Transit coverage increased to \$500,000 or 10% of blanket, whichever is greater.
 - Liability coverage for custom farming operations with up to \$5,000 in receipts.
 - Structures in Control of Insured limit increased to \$250,000
 - Pollutant Clean Up and Removal limit increased to \$25,000
 - Mobile Farm Machinery Loan or Lease Gap coverage helps to pay unpaid amounts due on the lease or loan on the damaged piece of machinery in the event of a total loss
 - Covered losses of scheduled irrigation equipment settled at replacement cost up to the limit of liability

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