



Chemical and Fertilizer Dealers

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.

Coverage features

- Limited Pesticide/Herbicide/Fertilizer Applicator Liability Coverage Option
 - Limited Pollution Liability
 - Property damage caused by misapplication
 - Sublimit options available
- Agricultural Consulting Services Liability
 - Property damage is expanded for crop, soil, or farm management consulting
 - Sublimit options available
- Flexible General Liability enhancements
- Commercial General Liability: Premises, products, bodily injury, property damage, personal and advertising injury
- Property coverage for buildings and inventory
- Inland Marine coverage for equipment, tools, and leased, rented, or borrowed items
- Commercial Auto
- Workers' Compensation
- Commercial Liability Umbrella
- Business Income and Extra Expense

Optional coverages

- Cyber Security
- Employee Benefits Liability
- Equipment Breakdown WRAP
- Employment Practices Liability
- Elite Retail & Wholesale WRAP — Property WRAP enhancement option
- 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 — Eliminates 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 — It 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](https://www.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.

