

AG RETAIL APPETITE GUIDE

SECURA offers specialized coverages for ag retail businesses. This guide outlines our appetite and the coverages we offer. We encourage you to discuss new business opportunities with your sales manager and agribusiness underwriter.

Let's work together to profitably grow your book of business.



Ag retail classes SECURA commercial agribusiness writes

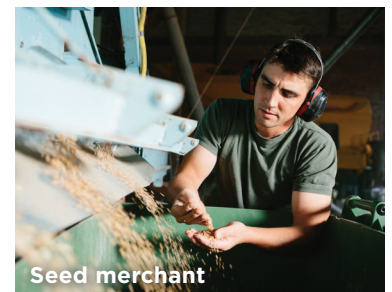
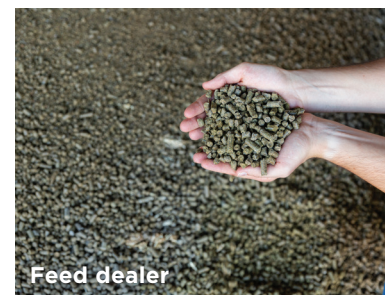
- Country store
- Dairy supply
- Farm supply store
- Feed dealer
- Fertilizer dealer (with or without chemical application)
- Herbicide dealer (with or without chemical application)
- Pesticide dealer (with or without chemical application)
- Seed merchant

Coverage highlights

- Commercial General Liability: Premises, products, bodily injury, property damage, personal and advertising injury
- Property coverage for buildings and inventory to protect the physical assets of the business from losses caused by things like fire, natural disasters, theft, and vandalism
- Inland Marine coverage for equipment, tools, and leased, rented, or borrowed items
- Business Income and Extra Expense
- Workers' Compensation
- Commercial Liability Umbrella
- Commercial Auto

Optional coverages include

- Limited Pesticide/Herbicide/Fertilizer Applicator Liability
- Agricultural Consulting Services Liability
 - Property damage is expanded for crop, soil, or farm management consulting
 - Sublimit options available
- Flexible General Liability enhancements
 - Error in mixture or delivery at policy limit
 - Failure to Germinate coverage
- Cyber Security
- Employment Practices Liability
- Employee Benefits Liability



Questions? Contact your underwriter or log in to **AgentLinkSM** for more resources.

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Why write Agribusiness Lines with SECURA?

We have been a consistent farm insurance carrier for over 120 years. But, what about all the commercial agribusiness accounts that support and serve our farm community? We provide tailored commercial coverage for a variety of agribusiness classes. Plus, our agribusiness experts have many years of experience, so they understand the industry and have built policies that provide the coverage your customers need.



Ease of doing business

Our customer-first mentality creates strong, lasting agency partnerships. Here are a few reasons you should consider SECURA for your agribusiness accounts:

- **Knowledgeable underwriters** with nearly 15 years of industry experience on average
- Sales managers located in your state and **ready to help you grow** your agency with SECURA
- **Flexibility** to write small and large accounts
- Direct billing for your clients
- Automatic renewals (without a new ACORD App)
- Enticing, **highly competitive commissions**
- Risk management services



Focused, unique appetite

We have the appetite to write many different types of agribusiness accounts and provide the **unique coverages** your customers need in a variety of ag industries, including:

- Ag contractors
- Ag trucking
- Growers
- Farm retail
- Food products

The agriculture industry is rapidly changing, and we are here to adapt and provide coverage as exposures change and technology advances.

Talk with your sales manager or agribusiness underwriter to learn more.



Strong, stable financials

We're **rated highly** by the industry, agents, and policyholders we serve.

- **Rated A (Excellent)** by A.M. Best
- Robust **reinsurance partnerships**
- **High ratings** on Google Reviews

For more information about SECURA's commercial agribusiness appetite and coverages, watch our Q&A video by scanning the code below, and reach out to your Agribusiness Lines underwriter to discuss any questions or opportunities you may have.



These descriptions are intended to provide general guidance only and do not guarantee that there will be coverage for any specific claim. SECURA must be notified as soon as practicable regarding anything which may result in a claim, after which time a coverage analysis will be conducted based upon the specific facts of the claim, the insurance policy or policies, and applicable law.

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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