



# Implement 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. We understand your day-to-day operations as well as the risks you face.

Let us help you protect your business.

## Appetite includes

- Construction equipment
- Farm implements
- Lawn and garden

## Coverage features

- Equipment Intended for Sale
- Equipment you Lease or Rent to Others
- Equipment of Others You are Repairing or Servicing
- Part, Accessories, Fluid and Lubrication Supplies, and Tires
- Equipment on Exhibition (\$100,000 limit)
- Off Premises Trial Period (\$100,000 limit)
- Property In Transit (\$100,000 limit)
- Equipment Dealers, Acts, Errors, or Omissions
  - Hour Meter and Prior Damage Disclosure Acts, Errors, or Omissions
    - Defense costs only for suits alleging turn backs
    - Failure to disclose prior damages of equipment sold
  - Title Acts, Errors, or Omissions — Improper title registration affecting the lender's interest
  - Truth in Lending and Truth in Leasing Acts, Errors, or Omissions — Improper loan document causing customer to incur additional loan costs
  - Insurance Agents Acts, Errors, or Omissions — Incorrectly obtaining credit life, disability, or physical damage insurance
- Broad Form Products and Completed Operations

## Optional coverages

- Building and Personal Property
- Business Income
- Commercial General Liability: Premises, products, bodily injury, property damage, personal and advertising injury
- Employee Benefits Liability
- Employment Practices Liability (EPLI)
- Cyber Security
- Crime
- Workers' Compensation
- Commercial Auto
- Umbrella

## Value-added services

### Workers' Compensation services

- Nurse Hotline is offered as a free benefit to SECURA Workers' Compensation policyholders. Nurse Hotline provides 24/7 access to a registered nurse if an injury occurs. The result is better care and fewer unnecessary claims, saving time and money.

### 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.

