



Agribusiness

In-synch with your GROWING business[®]

*We don't just insure the farm,
we insure a way of life.*

Travelers Agribusiness writes more farm and ranch coverage exclusively through independent agents than any other carrier.* As a premium provider of agricultural insurance, we have a broad appetite for entities that grow crops or raise livestock.

Our Agribusiness division has the underwriting expertise to handle large, complex agricultural businesses and the automation to be a low-cost provider to small farming operations.

The customized coverage designed specifically for agribusiness risks allows our agents to provide the comprehensive protection needed, whether you're running a farm, ranch, or stable.

*Based on A.M. Best 2007 written premium study.

Western Region Agribusiness Appetite Guide

Appetite:

- Field Crops - Including cotton, hay, potatoes, rice, wheat, other grain crops and more
- Fruit & Nut Crops - Including almonds, citrus, avocados, strawberries, olives and more
- Nursery & Greenhouse Products - Wholesale
- Vegetable Crops - Including tomatoes, onions, broccoli, carrots, cauliflower, celery, lettuce and more
- Livestock - Primarily cattle and sheep
- Equine - Boarding, breeding, training and instruction
- Miscellaneous - Beekeepers, including honey production
- Estate or "Lifestyle" Farms
- Farm Managers - Orchard and vine crops
- Related Acceptable Processes - When part of the farming operation: cold storage, hulling, packing, dehydrating, rice drying, grain storage, custom farming

Coverage Forms Available:

- Farm/Ranch Package Policies - Including Personal Liability; FCPL or CGL Form
- Farm/Business Auto Policy

- Excess Liability Coverage
- Transportation Form
- Crime Coverage Form

Additional Coverages:

- Dwellings - High Value Dwelling Endorsement for Dwellings Over \$750,000
- Identity Fraud Expense
- Other Private Structures
- Household Personal Property
- Additional Living Expense
- Scheduled & Blanket Farm Personal Property
- Farm Buildings
- Unit Owner Coverage - For Condominiums & Co-ops
- Building Replacement Cost
- Agribusiness Plus - Enhanced coverage
- Dairy Farms - Amendatory provisions
- Orchard Property Coverage Endorsement
- Horse Owners Equine Property Endorsement
- Enhanced Pollutant Cleanup
- Chemical Drift & Aircraft Dusting & Spraying
- Extra Expense & Business Income
- Earthquake - A limited capacity for dwellings only
- Equipment Breakdown



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Ineligible Risks:

- Residential properties having no active farm operations
- Farms and ranches principally engaged in commercial operations other than farming or ranching
- Dude ranches - Resorts, including religious retreat facilities, weight loss resorts, and camps
- Risks with fishing or hunting guides and outfitting services
- Commercial stockyards or sale barns
- Vacant farms or ranches
- Nursery operations - Retail; vegetable starts; rootstock for orchards and vineyards
- Commercial grain elevators
- Poultry hatcheries
- Cotton gins
- Fertilizer dealers
- Feed stores
- Feed manufacturers
- Seed dealers/distributors
- Sod farms
- Most forms of agritourism

Contacts:

For more information on how Travelers Agribusiness can help you, contact your local Agribusiness Account Executive at:



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