



## Agribusiness

*In-synch with your GROWING business®*

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

Many estate and working farm owners, horse owners and wineries enjoy the comforts of larger, high value homes on their property.

Travelers recognizes the increased exposures and is in-synch with your customers' needs. The comprehensive coverage developed for these exposures is designed for a discriminating lifestyle.



For more information, please contact  
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## Travelers Agribusiness Expanded coverage for high value homes

Our High Value Dwelling Endorsement is designed for homes with a replacement cost starting at \$1,000,000.\* It provides the following enhancements:

- Replacement cost loss settlement on the dwelling up to 125 percent of dwelling limit.
- Ordinance or Law coverage up to an additional 30 percent of the Coverage A – Dwelling limit.
- Electronic Data and Restoration coverage up to \$2,000.
- Increased limits for Structures used solely as private garages up to 20 percent of the Coverage A – Dwelling limit.
- Refrigerated Products up to \$1,000.
- Lock Replacement Cost up to \$500.
- Fire Extinguisher Recharge up to \$1,000.
- Reward coverage for information regarding arson, theft or vandalism up to \$7,500.
- Coverage for the Removal of Fallen Trees.
- Credit Cards and Fund Transfer Cards; Forgery; Counterfeit Currency up to \$10,000.
- Damage To Property Removed For Safekeeping extended for up to 90 days.

### All of this coverage for \$250 per dwelling.

You can combine this with our newly enhanced Farm – Ranch Amendatory Endorsement which provides increased coverage for various items.

Some of the enhancements include the following:

- Trees and Shrubs increased to \$2,000.
- Gold, platinum, silver and money increased to \$3,000.
- Watercraft increased to \$3,000.
- Grave markers increased to \$5,000.
- New construction at the insured location increased from \$100,000 to \$250,000.

Travelers new **Identity Fraud Expense Coverage** will also provide the finishing touch to address the needs of our customers with high value homes.

\*Replacement cost minimum may vary based on local market. Coverage limits are based on 2009 filing and may vary by state.

This material does not amend, or otherwise affect, the provisions or coverages of any insurance policy or bond issued by Travelers. It is not a representation that coverage does or does not exist for any particular claim or loss under any such policy or bond. Coverage depends on the facts and circumstances involved in the claim or loss, all applicable policy or bond provisions, and any applicable law. Availability of coverage referenced in this document can depend on underwriting qualifications and state regulations.

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