

An aerial photograph of a farm showing a large field of green corn in the upper left and a large field of purple soybeans in the lower right. A dirt road or path runs through the center, separating the two fields. The overall scene is a vibrant display of agricultural land.

CHUBB<sup>®</sup>

Chubb Agribusiness

Farm and Ranch

An agricultural insurance program created just for you

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## Customized Coverage

Chubb Agribusiness represents rural America and exists to provide insurance to agricultural operations of any size.

The Chubb Agribusiness Farm and Ranch product provides a packaged solution tailored to fit each unique operation.

## Customized Coverage

### Types of Farms Covered

- Equine Operations
- Dairy Farms
- Grain and Other Field Crop Farms
- Cattle Operations
- Hog Confinement Operations
- Hay Operations
- Vegetable, Fruit and Nut Operations
- Other Livestock Operations
- Nurseries and Greenhouses

### Dwellings

We offer three program options for dwelling coverage: Basic, Select and Select Plus. These options provide a simple way of delivering essential only to very comprehensive coverage with a single program selection. Coverage can be specifically tailored further to address individual customer needs.

### Dwelling Coverage Groups

#### **Coverage A - Dwelling**

- Dwellings and attached structures
- Trees, shrubs, plants and lawns within 500 ft. of a covered dwelling
- Materials on the insured location intended for use in building, altering or repairing a covered dwelling

#### **Coverage B - Other Private Structures Appurtenant to Dwellings**

Unattached structures appurtenant to the dwelling not used for farming purposes

#### **Coverage C - Household Personal Property**

Household personal property of the insured and members of their family that live with them while on their property, with a sub-limit provided for property away from home anywhere in the world.

#### **Coverage D - Loss of Use**

- Coverage for necessary increase in living expenses if a covered cause of loss renders your home uninhabitable
- Fair rental value if a covered cause of loss renders a covered rental dwelling uninhabitable
- Loss and expense due to emergency prohibition against occupancy

#### **Farm Personal Property and Outbuilding Coverage Groups**

#### **Coverage E - Scheduled Farm Personal Property**

- This coverage allows you to choose those items you want specifically insured. A specific amount of insurance and selected coverage form is assigned to each item to be insured.

- Coverage extensions can be added
  - Replacement cost coverage may be purchased for Machinery & Equipment less than 7 years old and Irrigation less than 12 years old
  - Ingestion of Foreign Objects
  - Cab Glass
  - Extra Expense
  - Disruption of Farming Operations
  - Tires and Tubes

#### **Coverage F - Unscheduled (Blanket) Farm Personal Property**

- This coverage allows you to insure, on a blanket basis, a total value taken from a detailed inventory of your farm personal property
- Broader coverage for some types of farm personal property is provided while away from the insured location than on Coverage E
- Combines, cotton pickers, irrigation equipment, ATVs and hay must be listed separately and covered under Coverage E
- Coverage extensions can be added
  - Peak Season
  - Cab Glass
  - Ingestion of Foreign Objects

## Customized Coverage

#### **Coverage G - Barns, Outbuildings and Other Farm Structures**

- This coverage is for barns, outbuildings, silos, fences, portable buildings and other farm structures.
- Coverage options
  - Valuations: Replacement Cost, Actual Cash Value or Functional
  - Extra Expense
  - Disruption of Farming Operations
  - Ordinance or Law
  - Damage to below ground foundation

#### **Additional Coverages**

- Farm extra expense - \$1,000 included - higher limits available
- Pollutant cleanup and removal for \$10,000 by a covered cause of loss - may be increased to \$100,000
- Disruption of farming operations
- Identity theft
- Equipment breakdown

#### **Additional Liability, Excess and Auto Coverages**

#### **Coverages H, I & J - Liability Coverages**

- This policy can be tailored to provide the protection you need resulting from injury or property damage covered by this policy

#### **Coverage H**

- Farm Comprehensive Personal Liability (FCPL) or Commercial General Liability (CGL)
- Premises/Operations Liability
- Products Liability
- Fire Legal Liability up to \$500,000
- Care, Custody and Control
- Chemical Drift up to \$1,000,000
- Custom Farming Receipts - \$10,000 included - limit may be increased

#### **Coverage I**

- Personal and Advertising Injury

#### **Coverage J**

- Medical Payment for \$5,000

#### **Automobile - Farm Commercial and Private Passenger Vehicles**

- Liability
- Physical damage
- UM/UIM
- Medical payments
- Non-owned and hired
- Drive other car
- No-fault (where applicable)
- Lay up credit for farm trucks

#### **Recreational Vehicles**

- Watercraft
- Snowmobiles
- Golf carts
- ATV/UTV

#### **Excess Liability**

Limits available up to \$10,000,000.

# Perils

## Basic Perils

- Fire or Lightning
- Windstorm or Hail
- Explosion
- Riot or Civil Commotion
- Aircraft
- Vehicles
- Smoke
- Vandalism
- Theft
- Sinkhole Collapse
- Volcanic Action
- Collision (E and F only)
- Collision or Overturn Loss to Livestock
- Loss to Livestock Struck by a Vehicle
- Earthquake Loss to Livestock
- Flood Loss to Livestock

## Broad Perils in addition to Basic Perils

- Electrocutation of covered livestock
- Attack on covered livestock by dogs or wild animals
- Accidental shooting of covered livestock
- Drowning of covered livestock from external causes
- Loading/unloading accidents
- Breakage of glass or safety glazing material
- Falling objects
- Weight of ice, sleet or snow
- Sudden and accidental tearing apart
- Accidental discharge or leakage of water or steam
- Freezing
- Sudden and accidental damage from artificially generated electrical current (COV. A-D only)

## Special Perils

Perils are covered unless specifically excluded.



# Dwelling Programs

Coverage A-D	Basic	Select	Select Plus*
Coverage B appurtenant Structures	10%	10%	20%
Coverage C Household Personal Property	50%	50%	70%
Coverage C - Household Personal Property Replacement Cost included no charge (FP 04 36)	No	No	Yes
Coverage D Loss of Use	10%	20%	Actual Loss Sustained
Gold/Silver/Platinum	\$200	\$400	\$3,000
Letters of credit & securities	\$1,500	\$2,000	\$5,000
Watercraft (and watercraft trailers)	\$1,500	\$3,000	\$8,000
Trailers (not for watercraft or farming)	\$1,500	\$2,500	\$3,000
Business Personal Property (BPP)	\$2,500	\$3,000	\$10,000
Business Personal Property off premises	\$500	\$1,500	\$2,500
Furs/Jewelry (mysterious disappearance included)	\$2,500	\$3,000	\$5,000/item \$10,000/occ
Silverware/Goldware (mysterious disappearance included)	\$2,500	\$2,500	\$15,000
Firearms (mysterious disappearance included)	\$3,000	\$5,000	\$10,000
Portable electronic equipment	\$1,500	\$1,500	\$3,000
Portable electronic farming equipment - off premises	\$1,500	\$1,500	\$3,000
Rugs	N/A	\$2,500/item \$10,000/occ	\$50,000/item \$100,000/occ
Electronic Data Processing equipment & software	N/A	N/A	\$10,000
Trees/Shrubs/Plants/Lawns	5% COV A / \$500 per plant (250' distance)	10% COV A / \$1,000 per plant (500' distance)	10% COV A / \$3,000 per plant (500' distance)
Household Personal Property off premises	Maximum of \$1,000 or 10% of COV C	Maximum of \$1,000 or 10% of COV C	30% COV C
Refrigerated products	\$500	\$1,500	\$2,500
Fallen tree distance	250'	500'	500'
Credit Card & EFT forgery or counterfeit currency	\$500	\$500	\$10,000
Gravemarkers	\$5,000	\$5,000	\$7,500
Lock Replacement	N/A	N/A	\$10,000

# Dwelling Programs

Coverage A-D	Basic	Select	Select Plus*
Service Interruption - Heat, light or power	N/A	N/A	48-168 hours included in COV D
Extended Replacement Cost	N/A	110%***	125%***
Vaulted Gold/Securities at a bank	N/A	N/A	\$50,000
Sump overflow and water backup from sewers or drains	Not included but available	\$2,500	\$10,000
Generator installation expense	N/A	N/A	\$2,500
Water leak detection expense	N/A	N/A	\$5,000
Landlord's Furnishings	N/A	\$2,500	\$10,000
Power Utility Expenses - Solar	N/A	N/A	\$10,000
Power Utility Income - Solar	N/A	N/A	\$10,000
Vehicle parts unattached but on premises (e.g. winter wheels/tires)	N/A	\$500	\$3,000
Increased decorative fencing and entrance gates coverage appurtenant to dwelling	N/A	N/A	additional 25% COV B
Private power and light poles	\$1,000	\$1,500	\$2,000
Witness Expense Reimbursement	N/A	N/A	\$250/day - unlimited
Fire extinguisher recharge	N/A	Unlimited	Unlimited
Accidental death coverage	N/A	N/A	\$2,500
Money and securities	N/A	N/A	\$10,000
Fire Department Service Charge	N/A	\$2,500	\$10,000
Debris Removal	Included**	Included**	25% COV A (+25% for dwellings)
Pollutant Clean-Up and Removal	\$10,000	\$10,000	\$25,000
Ordinance or Law COV A	Not included but available	Not Included but available	20%
Broadened Special Perils	N/A	N/A	Included

May not be available in every state.

\*Select Plus Owner Occupied Dwellings Only

\*\*25% of the loss to covered property, plus 5% of the limit of that covered property

\*\*\*Dwellings must be insured at 100% replacement cost for Extended Replacement Cost coverage to apply Earthquake subject to % of Deductible of Covered Property Amount.

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# Farm Personal Property and Outbuilding Coverage

Coverage	Base Policy with Farm Personal Property Extension	Farm Property Sentinel Endorsement
	AP 04 15	AP 04 16
Straw or fodder stack limit	\$10,000	\$25,000
Miscellaneous equipment per item limit	\$3,000	\$15,000
Per Animal Limit (Cov E)	\$5,000	\$5,000
Per Animal Limit (Cov F)	\$5,000	\$5,000
Newly purchased machinery, vehicles and equipment	\$100,000	\$500,000
Replacement machinery, vehicles and equipment	\$75,000	\$500,000
Borrowed equipment	\$10,000	\$100,000
Coverage period in days	30	60
Coverage basis	Excess	Primary
Farm Products in the Open Unharvested (Cov E)		\$50,000
Farm Products in the Open (Cov F)	10%	\$100,000 or 10%
Rented equipment - 30 days	\$10,000	\$500,000
Leased equipment - 30 days	N/A	\$500,000
Cost to restore farm operations records	\$2,000	\$10,000
Extra expense: E, F and G*	N/A	\$10,000
Outdoor signs, entrance gates and mailboxes	N/A	\$10,000
Machinery and equipment rental reimbursement	N/A	\$2,500/day \$20,000/occ
Computer equipment	N/A	\$5,000
Property in the course of transit: E & F	N/A	\$50,000
Coverage E in the course of transit with a common or contract carrier	\$2,000	\$25,000
Coverage F in the course of transit with a common or contract carrier	\$2,000	\$10,000
Accidental livestock death	N/A	\$20,000
Livestock death while loading or unloading	N/A	\$1,000/head 5,000/occ
Livestock ear tags & branding equipment*	N/A	\$2,000
Livestock evacuation expense*	N/A	\$10,000
Livestock recovery expense*	N/A	\$2,500

Coverage	Base Policy with Farm Personal Property Extension	Farm Property Sentinel Endorsement
	AP 04 15	AP 04 16
Livestock semen and embryos*	N/A	\$5,000
Miscellaneous tools & equipment	N/A	\$5,000/item \$10,000/occ
Unmanned aircraft limited property damage	N/A	\$2,500
Replacement key coverage*	N/A	\$10,000
Ingestion of foreign objects	N/A	Item Limit
Non-owned livestock cargo coverage	N/A	\$1,000/head \$5,000/occ
Private power and light poles	\$1,000	\$2,000
Pollutant clean-up and removal*	\$10,000	\$25,000
Money and securities*	N/A	\$15,000
Newly constructed farm buildings	\$100,000	\$500,000
Single policy deductible provision and cab glass deductible waiver	N/A	Included
Debris removal - Coverage G	5%	10%
Definition of "livestock" expanded	N/A	Included

\*No Deductible

# Equine Coverage

	<b>Equine Basic Endorsement</b>	<b>Equine Select Endorsement</b>	<b>Equine Touchstone Endorsement</b>
	<b>AP0435 1216</b>	<b>AP0437 1216</b>	<b>AP0442 1216</b>
Tack Equipment - yours or in your ccc - on or off premises - no depreciation	\$2,500	\$5,000/item \$10,000/occ	\$7,500/item \$20,000/occ
Employee's Equine Tack and Related Equipment		\$1,000	\$2,500/\$5,000
Computer Equipment	\$5,000	\$5,000	\$5,000
Cost of Restoring Farm Operations Records		\$1,000	\$10,000
Extra Expense		\$3,000	\$5,000
Replacement Key Coverage		\$5,000	\$10,000
Hay in Buildings	\$1,500	\$2,500	\$5,000
Newly acquired ATVs & Snow Machines		\$10,000	\$20,000
Livestock Evacuation Expense	\$1,000	\$2,500	\$10,000
Livestock Recovery Expense	\$500	\$1,000	\$2,500
Non-Owned Livestock Cargo Coverage		\$1,000/animal \$2,000/occ	\$1,000/animal \$5,000/occ
Spoilage of Animal Health Products		\$1,500	\$2,500
Emergency Veterinary Service			\$500/occ \$1,000/agg
Equine Arena Footings			\$25,000
Cost of Preparing Proof of Loss		\$2,000	\$3,000
Rental Reimbursement Extra Expense for Horse Transportation		\$100/day \$1,000/occ	\$100/day \$1,000/occ
Livestock in Transit	\$1,500	\$5,000	\$20,000
Additional Acquired Livestock			35% of livestock limit in COV E
Miscellaneous Tools & Equipment in an outbuilding			\$5,000
Private Power and Light Poles	\$1,000	\$2,000	\$2,000
Outdoor Signs Entrance Gates and Mailboxes	\$2,500	\$5,000	\$10,000
Decorative Fences Corrals and Pens	\$2,500	\$5,000	\$10,000
Debris Removal COV G			10%
Building Ordinance or Law COV G	10%	10%	10%

May not be available in every state.

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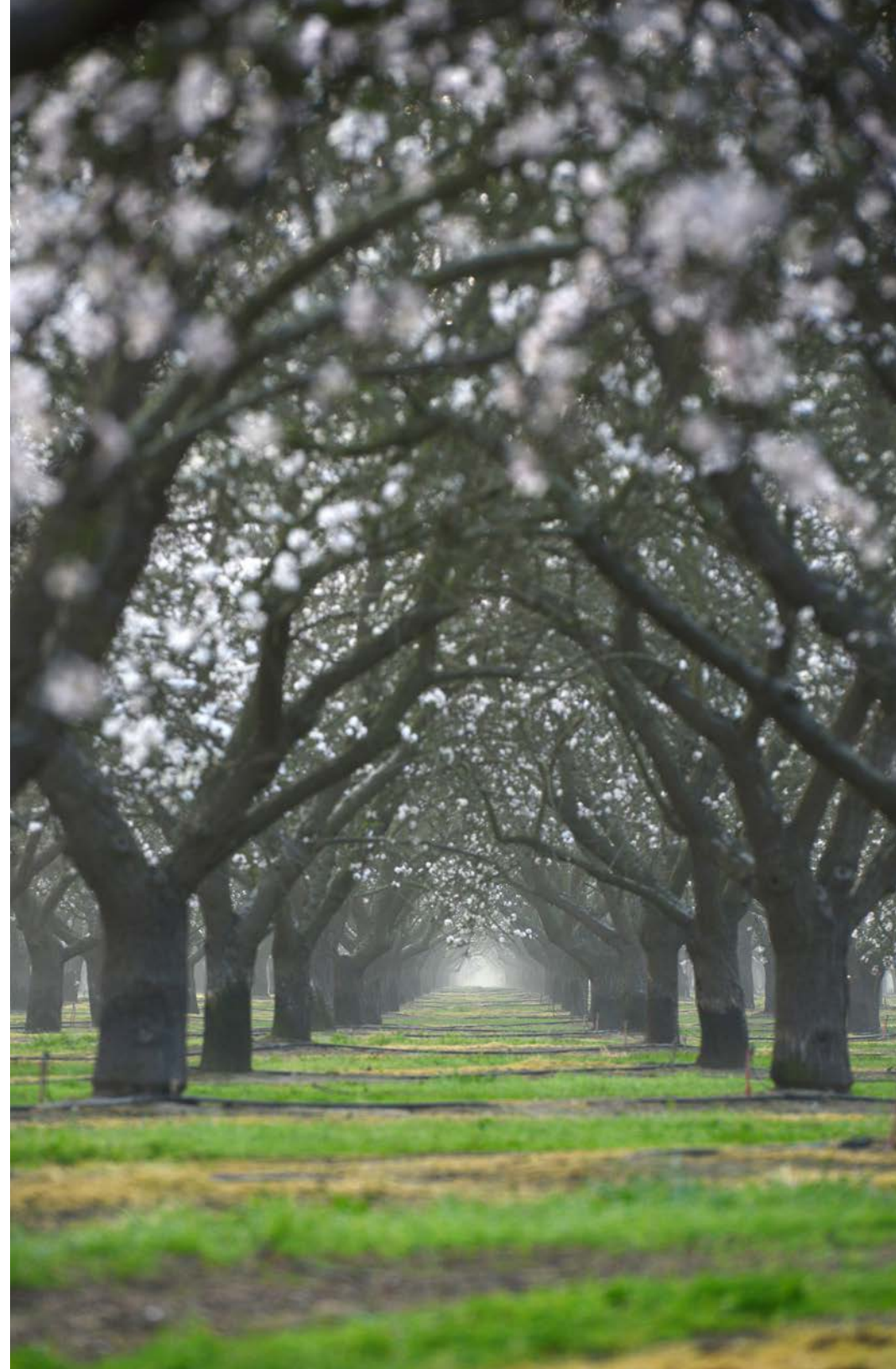


# Orchard and Vineyard Coverage

Coverage	Orchard and Vineyard Property Coverage Endorsement	Orchard and Vineyard Monarch Endorsement
	AP 22 15	AP 22 17
Trees and Vines Including Trellises and Stakes (includes attached Irrigation Piping & Emitters)		
Perils: Fire, lightning, explosion, aircraft, vehicles, riot or civil commotion, theft, sinkhole collapse and volcanic action	\$50,000	\$100,000
Perils: Windstorm and Animals	\$25,000	\$100,000
Harvested Orchard and Vineyard Products (includes nuts on the ground)	\$25,000	\$50,000
Days in the open	10	12
With a Common or Contract Carrier	N/A	\$25,000
Contingent Orchard and Vineyard Transit	\$10,000	\$20,000
Orchard and Vineyard Contamination	\$25,000	\$25,000
Outdoor Signs, Entrance Gates and Mailboxes (includes rented farming locations)	\$10,000	\$10,000
Bare Root Trees or Vines	\$2,500	\$5,000
Extra Expense - Machinery & Equipment Rental Reimbursement	\$10,000	\$20,000
Extra Expense - Pollination Contract Expense	\$5,000	\$5,000
Miscellaneous Tools & Equipment	N/A	\$5,000
Unmanned Aircraft Limited Property Coverage	N/A	\$2,500
Mobile Equipment Spare Parts - Replacement Coverage	N/A	\$10,000
Pollutant Clean-up and Removal	N/A	\$25,000
Rented or Leased Equipment (irrigation & wind machines: 90 days)	N/A	\$250,000
Replacement Machinery, Vehicles and Equipment (irrigation & wind machines: 90 days)	N/A	\$250,000
Borrowed Equipment (60 days on a primary basis)	N/A	\$100,000

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# Dairy Coverage

Dairy Producers Paragon Endorsement AP 22 21	Limit Options				
	1	2	3	4	5
Contamination & Leakage of Owned Milk	\$10,000	\$25,000	\$50,000	\$75,000	\$100,000
Extra Expense	\$5,000	\$10,000	\$15,000	\$25,000	\$50,000
Refrigerated Dairy Products	\$10,000	\$25,000	\$50,000	\$75,000	\$100,000
Calf Hutches	\$5,000	\$10,000	\$25,000	\$50,000	\$75,000
Contingent Loss of Milk	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000
Accidental Livestock Death	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000
Livestock Semen and Embryos	\$5,000	\$5,000	\$5,000	\$5,000	\$5,000
Livestock Ear Tags & Branding Equipment	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000
Non-owned Milk Contamination	Policy Limits	Policy Limits	Policy Limits	Policy Limits	Policy Limits
Deductible Waiver for Buildings with Livestock	\$5,000	\$5,000	\$5,000	\$5,000	\$5,000

Five coverage level options are available on the first four coverages, scaling simultaneously to provide an efficient way of tailoring coverage limits to meet individual dairy producers' needs.

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# Hay Coverage

## **Farm Property - Hay Endorsement Variable**

### **Stack Limit AP 04 56**

Stack Limits Available	\$100,000 increments
Deductible Options	\$500 - \$50,000
Property In Transit Extension	\$1,000 within 100 mi.
Hay Fence Extension	\$1,000

Coverage is provided on a blanket basis for all insured locations.

Stack separation of 100' is required for stacks to be considered separate.

All hay in a single building is considered one stack.

Spontaneous combustion is a covered peril.

### **Peak Season - Hay AP 04 57**

Total Limit of Insurance can be increased on a month by month basis, not limited to a percentage increase.

Stack Limit can be increase on a month by month basis.

### **Hay Guidance Document**

Hay coverage and clear space can be difficult to explain to your customers, which is why we've put together a document to help illustrate what violates the clear space condition, and how those stack limits should be addressed. This guide is available on our agency services site: [SP\\_4209](#).

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# Winery Property Coverage

<b>Winery Property Endorsement AP 22 22</b>	<b>Included</b>	<b>Optional Increased Limits</b>
Wine Contamination	\$100,000	\$250,000 \$500,000 \$1,000,000
Wine Leakage	\$100,000	\$250,000 \$500,000 \$1,000,000
Wine Processing Errors	\$100,000	\$250,000 \$500,000 \$1,000,000
Wine Packaging Errors	\$25,000	
Wine Brands and Labels	\$25,000	
Wine Market Value (WMV)	Included	
Underground Pipes, Flues or Drains	\$25,000	
Processing Water	\$10,000	

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# Nursery and Greenhouse Coverage

## Nursery and Greenhouse Plants Coverage AP 22 26

Provides a coverage extension for growing plants within covered buildings when Nursery and Greenhouse Plants are scheduled on the policy.

Outdoor Extension: Extends coverage for plants outside covered buildings for different limits based on the peril.

## Plastic Building Covering Loss Payment Condition AP 22 25

Rather than completely excluding the coverings, we provides a loss payment schedule for plastic roof coverings on Greenhouses and Hoop Buildings.

Plastic Film: polyethylene, polyvinyl chloride, other plastic, fabric or any mixture of these materials designed to cover hoop buildings or greenhouses.

Thickness of Covering	Age of Covering					
	0-365 days	366-730 days	731-1,095 days	1,096-1,460 days	1,461-1,825 days	>= 1,826 days
< 4 Mil.	No Coverage	No Coverage	No Coverage	No Coverage	No Coverage	No Coverage
4-5 Mil.	100%	50%	No Coverage	No Coverage	No Coverage	No Coverage
6-9 Mil.	100%	75%	50%	25%	No Coverage	No Coverage
>= 10 Mil.	100%	90%	75%	50%	25%	No Coverage

Plastic Panels: rigid or semi-rigid sections of corrugated or multi-wall greenhouse paneling made out of polycarbonate, acrylic, fiberglass or other hard plastics.

Type	Age of Covering			
	0-1,825 days	1,826-2,555 days	2,555-3,650 days	>= 3,651 days
Panel	100%	75%	50%	25%

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# Canal Breach Coverage

## **Canal Breach Property Endorsement AP 22 20**

Coverage for damage to property caused by water and waterborne materials due to an irrigation canal breach where the canal is maintained by an irrigation district.

Property Covered: Dwellings (Coverage A-D), Outbuildings, growing trees, vines and other crops.

Direct Damage Coverage: \$50,000

Extra Expense: \$5,000

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# Crime Coverage

## **Crime Coverage Endorsement**

<b>AP 22 24</b>	<b>Limit Range</b>
Employee Dishonesty	\$5,000 - \$1,000,000
Forged Checks	\$5,000 - \$50,000
Credit Card Forgery	\$5,000 - \$50,000
Counterfeit Currency	\$5,000 - \$50,000
Accounts Receivable	\$1,000 - \$50,000
Money and Securities	\$1,000 - \$5,000
Computer and Telecommunications Fraud	\$5,000 - \$100,000

### **Discovery Basis with Bridging Provision**

Crime coverage is built with 11 sets of limits, allowing quick tailoring of the level of coverage needed for all seven coverages with a single selection.

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# Additional Coverage Options

## **Blanket Acres AL 23 03 & AC 25 03**

Broadens the definition of an “insured location” for both liability and property coverage.

## **Limited Hail Loss Damage Provision for Metal Roofing and Siding AP 10 25**

Optional endorsement that allows for coverage to be limited on metal roofing and siding on outbuildings.

Credits vary by geography, but can represent a significant premium savings for customers in hail prone areas.

## **Limited Confined Livestock Care Custody and Control Endorsement**

### **AL 23 06 & AC 25 06**

Provides contractual liability coverage for the care, custody and control of non-owned hogs being grown under contract.

## **Equine Arena Footings AP 04 58**

Coverage for equestrian riding arena flooring surface materials and below grade materials used to maintain an optimum riding surface.

Limits stack with coverage provided in the Equine Touchstone Endorsement.

## **Sump Overflow and Backup from Sewers or Drains AP 06 24**

Coverage for dwellings with rates based on sewer type and the presence of a permanently installed backup generator for the dwelling.

Limits available up to the dwelling limit.

Limits stack with coverage provided in the Select and Select Plus dwelling programs.

## **Other Optional Coverages Available**

There are other additional coverages that are available and not detailed here. Please contact your underwriter with questions.

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# Agri-Auto Coverage Enhancements

Coverage	Jump Start	Acceleration	Overdrive
	AA 01 10	AA 01 20	AA 01 30
	Included on all policies	Optional buy-up	Optional buy-up
Towing and Labor Coverage		Included	Included
Private Passenger Types		\$175	\$300
Trailers (including camping trailers & contents)		\$400	\$600
Trucks (other than passenger type classifications)		\$400	\$1,000
Rental Reimbursement Coverage		Included	Included
Private Passenger Types		\$75/day - \$2,250	\$100/day - \$3,000
Other Vehicles		\$100/day - \$3,000	\$150/day - \$4,500
Emergency Lockout Coverage	Included	\$100	\$250
Private Passenger Types	\$50	Included	Included
All other Vehicle Types		Included	Included
Key Replacement			Included
Roadside Assistance Reimbursement - secondary			\$250 / \$500
Vacation Continuation Coverage (aggregate limit for lodging and airfare)		\$1,500 Aggregate	\$3,000 Auto \$5,000 Motor Home
Motor Home & Camper Contents Coverage		\$1,000	\$10,000
Pet Injury Coverage - Collision		\$500	\$750
Child Safety Seat Coverage	Included		
Per Accident Limit	\$300		
Per Policy Term Limit	\$500		
Accidental Airbag Discharge Coverage	Included		
Unattached Pickup Toppers and Camper Bodies	Included		
New Vehicle Replacement Cost Coverage		Vehicles less than 20,001 gvw	Vehicles less than 20,001 gvw
Limited OEM parts Coverage (Private Passenger)	Company Option	When required by Lease Agreement	All Private Passenger

Coverage	Jump Start	Acceleration	Overdrive
	AA 01 10	AA 01 20	AA 01 30
	Included on all policies	Optional buy-up	Optional buy-up
Auto Loan/Lease Gap Coverage		\$10,000 for vehicles less than 6 yrs old	Unlimited
Limited Pollution Liability Coverage			\$25,000
Auto Death Indemnity Coverage		\$2,500	\$10,000
Hired Auto Liability Coverage		Min Fin Resp Limits	Policy limits
Hired Auto Physical Damage Coverage		\$100,000	\$175,000
Hired Autos Coverage Extended to Employees	Included		
Hired Car Coverage Territory Extended to Foreign Rental		Included	Included
Non-Owned Auto Liability Coverage		Min Fin Resp Limits	Policy limits
Physical Damage Coverage for Temporary Substitute Autos		Included	Included
Employees in Non-owned Autos Liability Coverage		Included	Included
Additional Newly Acquired Vehicles Coverage:	Included		Included
Liability Limit	Policy Limit		
Physical Damage Limit	\$100,000		\$200,000
Property of Others Covered		\$500	\$2,500
Deductible Waived for Glass Repair	Included		
Med Pay Limits Double with Seatbelt Use			Included
Coverage for business CB's, Electronic Equipment & Antennas	Included		
Coverage for Cost of Business Advertising Wraps & Decals	Included		
Extended Notification Duties Until Known by Owner/Officer/Partner	Included		
Unintentional Failure to Disclose Hazards	Included		
Mental Anguish defined as Bodily Injury	Included		



Agri-Auto Coverage Enhancements

	<b>Jump Start</b>	<b>Acceleration</b>	<b>Overdrive</b>
<b>Coverage</b>	<b>AA 01 10</b>	<b>AA 01 20</b>	<b>AA 01 30</b>
	Included on all policies	Optional buy-up	Optional buy-up
Lessor as Additional Insured as Required by Lease - Liability Coverage		Included	Included
Increased Supplementary Payments - Bail Bonds		\$3,000	\$3,000
Increased Supplementary Payments - Loss of Earnings		\$500/day	\$1,000/day
Prejudgement Interest Coverage		Included	Included
Transportation Expense (Private Passenger)	\$20/day - \$600	\$75/day - \$1,500	\$100/day - \$2,000 (includes Trucks < 20,001 gvw)
Personal Property Coverage		\$500	\$500
Extra Expense Coverage for Stolen Autos		\$5,000	\$5,000
Business Interruption Coverage - Income & Extra Expense		\$1,000 / \$5,000	\$5,000 / \$10,000
Drive Other Car Coverage for directors, officers, partners, managing members and resident spouse	Included		
Auto Modifications and Home Alterations Coverage		\$2,500	\$5,000
Tapes, Records & Discs Coverage		\$150	\$300
Audio, Visual & Data Electronic Equipment Coverage		\$500	\$1,000
Electronics Physical Damage Coverage		\$2,000	\$2,000
Single Deductible Two or More Policies or Vehicles in One Accident		Included	Included
Waiver Transfer of Rights Of Recovery Against Others		Included	Included
Cancellation Notice - Other Than Non-Pay		60 days	60 days
Coverage for trailers under 2,000 capacity and watercraft/recreational vehicle trailers	Included		



# Additional Products and Services

## Commercial Agriculture

### **Chubb Agribusiness**

specializes in providing coverage for manufacturers, processors, and distributors of products for the agricultural industry such as:

- Feed Manufacturing and Dealers
- Fertilizer Blenders and Dealers
- Grain Storage
- Flour Milling
- Livestock Feed Yards
- Livestock Auction Barns
- Fruit and Vegetable Storage and Dealers
- Cotton Gins

Our Agribusiness Solutions program offers Actual Cash Value or Replacement Cost protection for your buildings, business personal property and your assets. Coverages include:

**Property** - For Buildings, Personal Property, Computers, Mobile Equipment, Stock and Business Income. Our property form also includes many optional coverages such as:

Pollutant Cleanup \$10,000

Newly Acquired Buildings \$250,000

Newly Acquired Mobile Equipment \$100,000

Newly Acquired Computers \$50,000

Accounts Receivable \$5,000

Ordinance or Law-Increased Costs \$10,000

Property in Transit \$10,000

### **Equipment Breakdown**

#### **General Liability**

(Premises/Operations and Products Liability)

Minimum occurrence limit \$500,000

Maximum occurrence limit \$1,000,000

Medical Expense limit \$10,000

#### **Commercial Auto**

Minimum CSL \$500,000

Maximum CSL \$1,000,000

#### **Workers Compensation**

#### **Commercial Umbrella** -

Minimum underlying limits:  
GL: \$500,000

Auto: \$500,000

WC: \$500,000 / \$500,000 / \$500,000

#### **Employment Practices Liability Insurance\***

*\*EPLI may not be available in all states*

## Claims Services

Chubb Agribusiness's claims goal is to always provide the most prompt, professional and efficient claim service to each insured.





## Contact Us

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