



AGRIBUSINESS ORCHARD & VINEYARD GROWERS

FACT SHEET

Different types of agribusiness have different insurance needs. With Orchard and Vineyard Growers — Special Coverage, Allianz offers tailored protection for this unique industry.

SPECIALIZED PROPERTY SOLUTIONS

This suite of coverages caters to the specialized needs of orchard and vineyard growers:

TREE AND VINE COVERAGE – \$25,000 LIMIT

Covers loss or damage to trees / vines against fire, lightning, explosion, aircraft, vandalism, theft, or vehicles not owned or operated by an insured or employee.

HARVESTED ORCHARD / VINEYARD PRODUCTS – \$25,000 LIMIT

Covers damage to harvested products, including related packing materials and containers owned by the insured at the insured location or in transit up to 100 miles.

SPECIFIED FARM PRODUCTS LIMITED SEASONAL INCREASE

Increases limit of insurance by 50% for scheduled farm personal property during harvest season. Increase applies at beginning of harvest / picking and ends 60 days after harvest.

EQUIPMENT RENTAL REIMBURSEMENT – \$5,000 LIMIT

Pays up to \$5,000 for the cost to rent temporary replacement agriculture equipment as a result of direct physical loss or damage to covered property.

PROPERTY OFF-PREMISES – \$10,000 LIMIT

Provides up to \$10,000 for covered farm products, including their related packing materials and containers, while not on an insured location.

FARM TRANSIT COVERAGE – \$5,000

Covers direct physical loss or damage to covered property while it is in transit. Coverage applies to property that's in, on, connected to or being towed by a vehicle owned, operated or leased by insured; or in the custody of carriers for hire.

STANDARD & POOR'S

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EXPANDED COVERAGES

The Orchard and Vineyard Growers — Special Coverage endorsement also includes these enhanced protections:

EXTENDED PROPERTY COVERAGES

- Back up of sewer and drains for dwellings
- Farm machinery and equipment coverage is extended to apply while in the custody of a common or contract carrier
- EDP equipment and software – \$10,000
- Employee tools – \$3,000
- Fire extinguisher recharge – \$250 per occurrence
- Cost of preparing proof of loss – \$2,000
- Key and lock replacement – \$1,500 per occurrence
- Identity theft w / restoration – \$25,000
- Kidnap and ransom expense – \$25,000
- Loss assessment coverage – \$50,000

BROADENED LIABILITY COVERAGES

- Broadened premises legal liability – \$500,000
- Increased medical payments – \$10,000
- Loss assessment coverage – \$50,000
- Broadened advertising injury, personal injury classes
- Unintentional failure to disclose hazards clause
- Notice of / knowledge of occurrence provisions
- Aggregate limits per location coverage

ADDITIONAL OPTIONAL COVERAGES

Customize the policy further with these individual options:

- Equipment Breakdown coverage for Agribusiness
- Custom Farming and Farm Management coverage

ABOUT ALLIANZ

As an international financial services company, we offer our 86 million customers worldwide products and solutions in insurance and asset management. Allianz Global Corporate & Specialty is our dedicated brand for corporate, specialty and mid market risks and insures over half of the Fortune 500® companies.

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