

AGRIBUSINESSEdge
Comparison Tool for Agents

Agribusiness

In-synch with your GROWING business®



Travelers gives you the *Edge*

Travelers Agribusiness wants to help you write more Farm and Ranch business in your local community. Our products provide premium coverages; and competitive rates are available for almost any size farm, ranch or winery account. To help you efficiently develop this business, we have developed a tool called *AgribusinessEdge* which will help you build a policy based on your customers' needs. Therefore, you can quickly, by utilizing Travelers Agribusiness System (TAGSSM), develop a customized package of coverages that more closely match what your customer is looking for in lieu of an "all-in-one" package which may include some coverages that may be designed for different types of farming operations.

AgribusinessEdge is designed so that you, the agent, can discuss options with your client to not only offer something comparable to the prospect's current coverage, but to also, with relative ease, develop an offering that may more appropriately balance their coverage wants, needs, and budget.

The *AgribusinessEdge* is based on our successful "715" farm and ranch package product that has many coverages automatically included. The *AgribusinessEdge*, also known as a "701", allows you to build a package policy in a customized fashion, adding the coverages you and the insured agree on. This should help balance the cost of the coverage with the needs of the insured.

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



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Comparison of Limits and Coverages –Travelers vs. Your Current Policy

Coverages A-D – Farm Dwellings & Household Personal Property

	Travelers Farm and Ranch		Your Current Policy	
	AgribusinessEdge Policy ¹	Available Optional Limits	Current limit / Coverage	Desired Limit
Dwelling Replacement Cost	100%	Up to 125% of Coverage A included ⁴		
Covered Perils	Special / Broad	Special / Special		
Ordinance or Law	Available by endorsement	Can also be included with High Value Dwelling coverage		
Trees, Shrubs, Plants	\$2,000	Higher limits available		
Loss of Use	10% of Coverage A included	Higher % available		
Other Structures	10% of Coverage A included	20% with High Value Dwelling coverage		
Outdoor Radio & TV Antennas	\$1000	Higher limits available		
Gold, Money	\$3,000 ²	Higher limits available		
Securities	\$5,000 ²	Higher limits available		
Watercraft	\$3,000 ²	Higher limits available		
Trailers	\$3,000 ²	Higher limits available		
Business Property on Premises	\$10,000 ²	Higher limits available		
Business Property off Premises	\$2,500 ²	Higher limits available		
Furs & Jewelry by theft	\$5,000 ²	Higher limits available		
Silverware by theft	\$10,000 ²	Higher limits available		
Firearms by theft	\$7,500 ²	Higher limits available		
Electronic Apparatus in a motor vehicle	\$3,000 ²	Higher limits available		
Electronic Apparatus off premises	\$3,000 ²	Higher limits available		
Grave Markers	\$7,500 ²	Higher limits available		
Landlord's Furnishings	Included in Coverage C			
Removal of Fallen Trees	\$1000	\$2,000 ⁴		
Credit Cards; Forgery	\$500	\$10,000 ⁴		
Identity Theft Coverage	\$25,000			
Refrigerated Products	\$500	\$1,000 ⁴		
Fire Department Service Charge	Included with no sublimit			
Property Removed for Safekeeping	30 days included	Up to 90 days ⁴		

Coverages E Scheduled and F Blanket – Farm Personal Property

	Travelers Farm and Ranch		Your Current Policy	
	AgribusinessEdge Policy ¹	Available Optional Limits	Current limit / Coverage	Desired Limit
Hay Stack Limit – Coverage E	\$10,000	\$100,000 ³		
Hay Stack Limit – Coverage F (in the open)	\$10,000 or 10% of Coverage F limit	\$100,000 ³		
Livestock per head – Coverage E	\$2,000	Scheduled limits available		
Replacement Machinery Newly Purchased	\$100,000/60 days	Higher limits available		
Additional Machinery Newly Purchased	\$100,000/60 days	\$500,000 ³		
Farm Property with Contract Carrier	\$1,000	Higher limits available		
Special Cab Glass Deductible	No Deductible			
Foreign Objects Coverage	Available by endorsement	Selectable limit		
Extra Expense	Selectable limit	Limits starting at \$2,000		
Covered Perils	Basic	Broad and Special available		

Coverage G – Other Farm Structures

	Travelers Farm and Ranch		Your Current Policy	
	AgribusinessEdge Policy ¹	Available Optional Limits	Current limit / Coverage	Desired Limit
Loss Settlement	ACV	Replacement cost available		
Covered Perils	Basic	Broad and Special available		
New Construction	\$250,000/60 days			
Equipment / Mechanical Breakdown Coverage	By endorsement as needed			
Foundation Coverage – Other Structures	Available by endorsement			

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Personal and Farm Liability Coverages

Travelers Farm and Ranch			Your Current Policy	
	AgribusinessEdge Policy ¹	Available Optional Limits	Current limit / Coverage	Desired Limit
Personal and Farm Liability	\$500,000 occurrence/ 1,000,000 aggregate	Higher limits available		
Chemical Drift Liability	\$ 25,000 aggregate	Higher limits available		
Farm Stand Sales	Included			
Custom Farming Income Limit	\$5,000			

Additional Coverages of Interest to You

Business Income and Extra Expense

Disruption of Operations	Optional Coverage	Select your limit		
Extra Expense Coverage	Optional Coverage	Select your limit		

Other Coverages to Consider

Scheduled Machinery	Optional coverage Available with Replacement cost if less than 7 years old			
Stable Liability	Optional Coverage			
Equine Mortality	Optional Coverage	Horses valued up to \$100,000		
Pollutant Cleanup	\$10,000 aggregate per location			

Notes:

- 1 Travelers Agribusiness Edge is available through TAGS using 701 policy.
- 2 Is automatically included on all Agribusiness Edge policies. FP T0 84 – Farm-Ranch Amendatory endorsement.
- 3 Higher limit available with optional Agri-Plus II endorsement FP T3 38. Refer to form for detailed list of coverages.
- 4 High Value Dwelling endorsement FP T3 50 offers higher limits, see form for details.

