Agribusiness Insurance

Specialty, farm & environmental - coverage overview, limitations and how to get a quote



OVERVIEW

Feed mills, ag supply dealers, custom applicators and packers carry risks that fall between farm and commercial forms, and carriers focus on chemicals, equipment and products sold.

WHAT'S COVERED

General liability
Bodily injury and property damage from your operations and products.

Products liability
Claims from feed, seed, fertilizer or chemicals you sell or apply.

Property and stock
Buildings, inventory and stock in storage at your locations.

Equipment
Applicator rigs, loaders and mobile equipment.

Pollution
Spills and drift from fertilizer and chemical handling.

Good to know
A written chemical storage and handling program and licensed applicators are what most ag underwriters ask about first.

WHY SOCIETIES INSURANCE

Independent agency
We work for you, not for one insurance company.

50+ carriers compared
We shop A-rated markets for coverage and price.

Licensed advisors
Licensed in 29+ states, with real people to call.

Free, no obligation
Quotes cost nothing and you choose what to buy.

LIMITATIONS & EXCLUSIONS

Typically not covered for this product:

- × Pesticide drift and chemical contamination on many standard policies unless pollution coverage is added.

All policies:

- Each coverage carries its own limits, deductibles or retentions and sublimits, which vary by insurer.
- Only the operations, locations, vehicles and exposures described in your application and policy are covered.
- Prior or known incidents, intentional acts and contractual obligations beyond the policy terms are generally excluded.
- Some coverages (for example professional or management liability) are written on a claims-made basis and must be reported during the policy period.

HAVE THESE READY

- Revenue by product or service line
- List of chemicals stored and volumes
- Applicator licenses
- Equipment schedule with values
- Five years of loss runs

HOW COVERAGE GETS STARTED

1. **Request a quote**
   Online or by phone - it takes a few minutes.
2. **We shop for you**
   Your licensed advisor compares 50+ carriers.
3. **Review and choose**
   Compare coverage, limits, deductibles and price.
4. **Confirm in writing**
   Coverage starts only once your written confirmation is issued.

Questions? Talk to a licensed advisor.

Scan the code or visit the product page to request your free, no-obligation quote.

800-616-3490 **info@societiesinsurance.com**

societiesinsurance.com/agribusiness/

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