Grain Elevator Insurance

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



OVERVIEW

Grain elevators carry high fire and dust explosion risk plus large values in stored grain, and carriers focus on housekeeping, dust control, bin construction and stock values.

WHAT'S COVERED

Elevator and bins
Silos, bins, legs and conveyors.

Stored grain
Owned and customers' grain in storage.

Explosion
Dust explosion and fire damage.

Bailee liability
Customers' grain in your care.

General liability
Injuries to haulers, customers and visitors.

Good to know
A written dust control and housekeeping program, plus bin entry and lockout procedures, is what loss control will look for 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:

- × Spoilage and shrinkage from poor storage
- × Grain contamination unless endorsed

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

- Bin and silo schedule with capacities
- Peak and average grain values
- Dust control and safety program
- State warehouse license
- 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/grain-elevator/

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