



# Agribusiness overview

AGRIBUSINESS - WE INSURE YOUR GROWING BUSINESS

Travelers writes more farm and ranch business exclusively through independent agents than any other carrier.\* As a premium provider of agricultural insurance, we have a broad appetite for entities that grow crops or raise livestock. Our Agribusiness division has the underwriting expertise to handle large, complex agricultural businesses and the automation to be a low-cost provider to small farming operations.

# **Product services summary**

 All core lines of commercial property casualty insurance other than workers compensation

### **Competitive advantages**

- High level of technical agribusiness expertise and agency automation
- Superior customer service and support
- Fast policy turnaround time
- Agri-Plus II endorsement that includes broadened coverage and increased limits for many farming operations
- Enhanced endorsements commonly not available through other Agribusiness markets, including:
  - High value dwelling coverage
  - Green dwelling replacement coverage
  - Foreign objects in machinery
  - Livestock collision coverage
  - Enhanced pollutant cleanup endorsement
  - Equipment breakdown coverage

# **Target markets**

- Commercial growers and packers of agricultural products
- Grain and field crop growers
- Cotton growers
- Citrus growers
- Family farms and ranches
- Estate farms
- Horse farms
- Cattle ranches
- Wholesale nurseries
- · Wineries and vineyards

Travelers Agribusiness can meet your customers' needs while providing competitively priced programs for farms, ranches and commercial growers of agricultural products. Our business is marketed through four regional offices and distributed through a network of commercial agents. Please contact your local Travelers Agribusiness Account Executive to learn more about our broad product portfolio, which extends beyond the target markets outlined above.

For more information, contact your local Travelers Independent Agent or Agribusiness Account Executive: 855.400.FARM (855.400.3276) or travelersagribusiness.com.

#### travelers.com

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This material is for informational purposes only. All statements herein are subject to the provisions, exclusions and conditions of the applicable policy. For an actual description of all coverages, terms and conditions, refer to the insurance policy. Coverages are subject to individual insureds meeting our underwriting qualifications and to state availability.

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<sup>\*</sup>Based on 2012 written premium study.