



Estate Lifestyle

IT'S NOT JUST YOUR ESTATE. IT'S THE LIFE YOU LIVE.

You may not see farming or ranching as your occupation, but it is your passion. Ensuring that the home and lifestyle you love is safe and secure means living the life you want to the fullest, with less worry. Whether your lifestyle focuses on tending to your vineyard, making rounds across your land to check on livestock and buildings, or tending to the horses you have always cared for; your estate farm comes with unique risks and exposures that need to be protected.

Travelers Agribusiness offers a specialized coverage for the distinguished farming or ranching lifestyle, as well as a range of additional, tailored solutions for your discerning tastes. **You've built a life you love. Travelers helps you protect it.**

High Value Dwelling Endorsement Coverage:

Designed for homes with a replacement cost starting at \$1,000,000.* Here is *just the start* of what this coverage offers:

- **Replacement cost loss settlement** on the dwelling up to 125 percent of dwelling limit.
- **Ordinance or law coverage** up to an additional 30 percent of the Coverage A – dwelling limit.
- **Electronic data and restoration coverage** up to \$2,000.
- **Increased limits for private appurtenant structures** up to 20 percent of the Coverage A – dwelling limit.

- **Reward coverage** for information regarding arson, theft or vandalism up to \$5,000.
- **Credit Cards and Funds Transfer Fraud** – forgery; counterfeit currency up to \$10,000.
- **Damage to property removed for safekeeping** – extended for up to 90 days.

Plus, coverages are included for **removal of fallen trees, refrigerated products, lock replacement, fire extinguisher replacement** and more.

*Replacement cost minimum may vary based on local market. Coverage limits are based on 2009 filing and may vary by state.

Tailored solutions include:



Ag-Plus II Endorsement

- \$10,000 for hay, straw and fodder
- \$10,000 for computer equipment and software
- \$10,000 for miscellaneous equipment
- \$10,000 for office equipment
- \$10,000 for transportation of farm personal property
- \$20,000 rental reimbursement for mobile farm machinery and equipment
- Replacement cost value for partial loss of agribusiness machinery



Orchard and Vineyard Grower's Endorsement

- \$50,000 for damage or loss to trees or vines; \$1,000 per vine or tree
- \$5,000 for loss or damage to signs
- \$5,000 transit coverage for orchard and vineyard products
- Harvested grapes and related packaging materials and containers



Winery Property Endorsement

- \$25,000 for brands and labels expense
- \$25,000 for wine leakage (can be increased)
- \$25,000 for wine contamination (can be increased)
- \$25,000 for loss or damage to outdoor trees, plants and shrubs; \$1,000 per tree and vine
- Market value for your wine



Equine Property Endorsement

- Up to \$10,000 for damage or loss to tack and equipment
- \$5,000 for replacement of signs
- \$3,000 for fences, corrals and pens
- \$1,500 for spoilage of animal health products

Stable Liability and Care coverage and Custody and Control coverage also available.

Travelers Agribusiness helps protect what matters most.



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

travelers.com

The Travelers Indemnity Company and its property casualty affiliates. One Tower Square, Hartford, CT 06183

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