



Expanded coverage for high-value homes

AGRIBUSINESS – WE INSURE YOUR GROWING BUSINESS®

Many estate and working farm owners, horse owners and wineries enjoy the comforts of larger, high-value homes on their property. Travelers recognizes the increased exposures and has tailored coverage to meet your customers' needs. The coverage developed for these exposures is designed for a distinguished lifestyle.

Our High Value Dwelling Endorsement is designed for homes with a replacement cost starting at \$1,000,000*. It provides the following enhancements:

- 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 for demolition or reconstruction.
- Electronic Data and Restoration coverage up to \$2,000.
- Increased limits for structures used solely as private garages up to 20 percent of the Coverage A – Dwelling limit.
- Refrigerated Products up to \$1,000.
- Lock Replacement Cost up to \$500.
- Fire Extinguisher Recharge up to \$1,000.
- Reward coverage for information regarding arson, theft or vandalism up to \$5,000.
- Coverage for the Removal of Fallen Trees.
- Credit Cards and Fund Transfer Cards; Forgery; Counterfeit Currency up to \$10,000.
- Damage To Property Removed For Safekeeping extended for up to 90 days.

All of this coverage for \$250 per dwelling.

You can combine this with our newly enhanced Farm Property – Amendatory Endorsement which provides increased coverage for various items.

Some of the enhancements include the following:

- Trees and Shrubs increased to \$2,000.
- Gold, platinum, silver and money increased to \$3,000.
- Watercraft increased to \$5,000.
- Grave markers increased to \$7,500.
- New construction at the insured location increased from \$100,000 to \$250,000.

Travelers **Identity Fraud Expense Coverage** will also provide the finishing touch to address the needs of our customers with high-value homes.

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

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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