

Northbridge Insurance

More than just a policy; a complete solution

AGRICULTURE

Farm Choice® policy* offers:

Farm Choice is a comprehensive farm package that combines a broad range of farm insurance requirements in a single policy.

Available coverages include:

- Residential
- Farm Buildings & Contents
- Farm Income
- Mobile Agricultural Machinery
- Livestock
- Boiler & Machinery
- Commercial General Liability
- Comprehensive Personal Liability
- Umbrella Liability Insurance

Targeting mid to large size farms and agriculture based businesses.

Specializing in:

- Poultry including Hatcheries
- Dairy
- Grain Farms
- Cash Crops
- Grain Elevators
- Seed Cleaning Plants

The Northbridge Insurance® Agriculture Solution

We've made it our business to become the partner of choice for **agricultural** customers and have developed a special *Farm Choice*® policy* with exclusive bundles for poultry and dairy risks. With *Farm Choice*, you have protection for a broad range of farm and agri-business exposures.

In addition to covering your buildings and contents for such perils as fire, wind and hail, we can also provide coverage for death of livestock and poultry from heat stress. Additionally, we offer coverage for your farming equipment and production machinery.

Our value-added offerings include property assessments specific to the hazards associated with farming operations. Assessments focus on electrical equipment, proper ventilation and fire prevention and include the thermal imaging of equipment and building components. Such assessments by our dedicated agricultural operations consultants can help save you from potential losses.

Some of our coverages specific to the agriculture industry are:

- Seed Growers Errors & Omissions
- Heat Prostration
- Milk Spoilage
- Top-up

Why choose Northbridge®?

With *Northbridge*, you get solid coverage from a financially stable Canadian insurance group; one who believes in a close and collaborative partnership with you and your insurance broker to meet all of your needs.

For more information visit www.nbins.com.

Agriculture

Coverages to suit your unique needs

Key coverage	Why you need it	How the coverage may help you
Heat Prostration	Heat Prostration provides coverage for the death of livestock and poultry from heat exhaustion due to extremes in atmospheric temperatures.	A poultry farmer goes out to his barn in the morning and notices that the fans are not working. He checks the lights and alarm and realizes that the power is out in the entire building. A faulty electrical panel is determined to be the cause of the interruption. As a result of the fans not working, the farmer's chickens overheated and died. With <i>Northbridge</i> , the farmer has the option to buy the Heat Prostration coverage that would pay for the deceased poultry, including the cost of removal.
Seed Growers Mixing Form (Errors & Omissions Liability)	Seed Growers Errors & Omissions covers seed processors because of errors in processing, failure for seed germination or failure of other seeds to conform to a specified variety or quality.	A seed dealer sells a large batch of annual flower seeds to a nursery. The nursery plants them in preparation for the busy gardening season in the spring. The entire batch of petunia seeds failed to germinate. The nursery's expected income is now impacted, because the petunias made up the bulk of the order. As there is no property damage, i.e., the flowers simply failed to grow, the Commercial General Liability policy would not respond to the nursery's financial loss. The <i>Northbridge Seed Growers Errors & Omissions</i> is intended to cover this gap—where there is financial loss only and no property damage. The form is intended to cover the failure of the product to perform and the consequent economic losses that result from that failure.
Milk Spoilage	Milk Spoilage compensates farmers for spoiled milk from electrical interruption or mechanical breakdown. Additionally, our Milk Contamination extension covers contamination resulting from animal medication, cleaning solutions and dirt.	A milk storage tank's cooling system unexpectedly fails due to a mechanical breakdown, resulting in the spoilage of the milk. As long as coverage is purchased for the milk, the Milk Spoilage endorsement, which is automatically included in the <i>Northbridge Dairy Choice Bundle</i> , pays for spoiled milk resulting from a breakdown or interruption in electrical service.
Top-up	Our Top-up extension provides \$25,000 of "top-up" coverage over 14 extensions of property coverage.	Let's say the policy provides \$15,000 coverage for Consequential Loss. If you have a \$40,000 claim under this extension, you could use the \$25,000 of Top-up to pay the rest of the claim.



Please contact your broker for the full list of coverages in our *Farm Choice* policy.