



The North Waterloo Elite Dairy Program

Qualifying

In order to obtain the Elite coverage your operation must be built or fully updated within the last 20 years with excellent maintenance and housekeeping.

Blanket Coverage

Blanket coverage is applied to all of your property, meaning you are not restricted by itemized limits for your insurables.

Replacement Cost

All covered losses will be settled on a Replacement Cost basis without deduction for depreciation, except for mobile farm equipment over 5 years of age which will be settled on an Actual Cash value basis.

Business Interruption

Your disruption of farm income is covered when due to an insured loss.

Milk Contamination

The accidental contamination of your milk is covered for up to \$25,000.

Damage to Non-owned Farm Equipment

The loss or damage of non-owned or borrowed mobile farm equipment caused by an insured peril is covered for up to \$100,000.

Consequential Loss

Loss of refrigerated produce due to mechanical breakdown or power

interruption to refrigeration unit is covered up to \$10,000.

Ordinance or By-Law Coverage

We will cover \$100,000 for ordinance or by-law compliance when re-building property due to a loss.

Computer Breakdown

Coverage applies to loss or damage to on-board computers in mobile farm equipment.

Emergency Veterinary Services

Emergency veterinary services due to a covered loss are insured for up to \$5,000.



Note: Only brief descriptions of coverages are presented on this page. Complete details of coverages, exclusions and qualifications are stated in the respective policies, and take precedence. All coverages may not be available in all locations.

"Your peace of mind ... is our bottom line."