



Tobacco/Ginseng Coverage

Tobacco/Ginseng Building Coverage

Barns and Outbuildings includes farm barns, tobacco barns, kilns, greenhouses, bunkhouses, implement sheds, storage buildings, silos and grain bins that you own which are designed and built for the storage or housing of produce and/or agricultural equipment.

GINSENG

Ginseng Seed

We will insure your seed while it is being stratified (buried in the ground) for theft only.

Green Seed

We offer coverage on your green seed on a Broad Form basis excluding theft, but including robbery and burglary. This coverage is warranted provided the seed is contained in a locked building or cooler.

Ginseng Root

We can insure your harvested ginseng root on a Broad Form basis excluding theft but including robbery and burglary. Coverage is warranted provided the root is contained in a locked building or cooler.

We can also insure the root while it is off your premises and being dried.

Ginseng Shades

Ginseng shades may be insured whether they are wooden or polypropylene on a Named Perils basis.

TOBACCO

Tobacco Stock

Tobacco stock means tobacco harvested on the insured farm in the year in which this policy is issued and held by the insured for sale or for curing. Coverage shall begin when the harvested tobacco is in the kiln.

Coverage

We cover all risks of direct physical loss or damage to Tobacco Stock from any external cause.

Some Included Features:

Smoke Damage Clause

Applies only to stock in kilns where damage is caused directly by smoke.

Limited Consequential Loss

Hydro interruption coverage is provided. Visible and physical evidence of direct damage must be evident.

Bailed Tobacco in Transit

Limit of liability is \$25,000 per occurrence, per farm location.



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."