

# Dairy Manufacturers & Distributors and Suppliers to Dairy Industry

Businessowners Policy offers an affordable way for you to obtain Property and Liability insurance. This policy includes key coverages that are important to any business, and also offers additional business-specific options that are important for any dairy industry and suppliers.

## Core Coverage Highlights

Property coverage endorsement – enhances coverage in 20 key areas. See chart on next page for more details.

### **Business Income and Extra Expense:**

Covers income that is lost due to suspended operations caused by damage at the described premises from a covered cause of loss.

- Optional, with a full payroll or 90 day ordinary payroll limitation available.
- When selected, the coverage may be written with a policy or location level dollar limit. The dollar limit is based on 50 percent of annual receipts and may be modified.

### **Manufacturers and dairy distributors EXTEND Endorsement® for liability coverage enhancement. It provides 18 extensions of coverage including:**

- Blanket Broad Form Vendors.
- Limited world wide products liability coverage on an indemnity basis.
- Medical Payments coverage up to \$10,000.

### **Other Options Available:**

- Higher limits for most individual coverage extensions.
- ERISA Welfare and Pension.
- Building Owners Endorsement.
- Water or Sewer Back up and Sump Overflow.
- Hired and Non-owned Auto Liability.
- Selling Price Valuation of finished stock is available.

## Property Highlights

Property Coverage covers your Building and Business Personal Property for replacement cost

with no coinsurance.

**Accounts Receivable:**

- Coverage is included up to \$25,000 on and off premises. On premises limit may be increased.
- Deductible does not apply.

**Brands and Labels**

- Coverage is provided for up to \$25,000.

**Business Personal Property Off Premises:**

- Coverage for Business Personal Property Off Premises (other than stock) is provided, including while in transit or temporarily away from the scheduled premises and at a premises you do not own, lease or operate; or at any fair, trade show, or exhibition.

**Crime Coverage:**

- Employee Dishonesty and Forgery or Alteration coverage are both included up to \$25,000 and limit may be increased.
- Money and Securities are included within Business Personal Property. Theft of Money and Securities is limited to \$25,000. Limit may be increased.
- Theft Damage to Rented Property coverage is included within Business Personal Property when tenant is contractually obligated to make repairs.
- Theft of patterns, dies, molds and forms is included up to \$50,000.

**Electronic Data Processing Equipment, Data and Media:**

- Coverage is included subject to the Business Personal Property limit, for a maximum of \$50,000.
- Limit may be increased.
- Coverage applies worldwide.
- Enhanced perils under this Coverage Extension include protection against loss by electrical current, mechanical breakdown and power failure.
- Off premises (including transit) coverage, backup data off-premises coverage, and newly acquired equipment coverage is included up to \$25,000.

**Equipment Breakdown:**

- Coverage for Equipment Breakdown is included within applicable limits.
- Diagnostic equipment, power generating equipment, and production equipment are limited to \$100,000 for direct damage. Limit may be increased.
- Service interruption of water, communication, or power supply coverage is covered from a covered breakdown (when Business Income and Extra Expense is covered).

**Manufacturers Consequential Loss:**

- Covered for up to \$25,000.

**Sales Representative's Samples:**

- Coverage is included with limits up to \$25,000.

**Seasonal Increase:**

- Coverage is included that automatically increases your Business Personal Property limit by 25 percent to accommodate seasonal differences.

**Signs:**

- Coverage for Signs within 1,000 feet is included within the Building limit when building coverage is written or within Business Personal Property limit when tenant is contractually obligated.

**Valuable Papers and Records:**

- Coverage is included up to \$25,000 on and off premises. On premises limit may be increased.
- Includes the cost to research, replace or restore lost information.

**General Liability Highlights**

General Liability Coverage protects you against claims for damages because of bodily injury or property damage to others resulting from your business operations.

- General Liability Limits of \$1 million per occurrence / \$2 million aggregate are standard for Manufacturers
- Advertising Injury and Personal Injury.
- Medical Payments for \$5,000 per person.
- Damage to Premises Rented to You is included up to \$300,000. Limit may be increased.
- Blanket Contractual for all insured contracts.
- Host liquor liability.
- Limited worldwide coverage.
- Products/Completed Operations coverage is included. (May be excluded on Manufacturers).
- Web endorsement is automatically provided for most Manufacturers. Coverage includes personal injury, advertising injury and worldwide Web site injury protection (some restrictions apply).

**Popular Options Endorsement**

- Accounts Receivable – At described premises \$25,000 Current limit increased by \$100,000
- Accounts Receivable – In transit or at a location other than described premises \$25,000 Current limit increased by \$100,000
- Business Income and Extra Expense – Dependent Property \$10,000 \$25,000
- Business Income and Extra Expense – Newly Acquired Premises \$250,000 \$500,000
- Brands and Labels (\$25,000 as provided by the Amendatory Provisions endorsement) None \$25,000
- Claim Data Expense \$5,000 \$10,000
- Computer Fraud None \$5,000
- Electronic Data Processing Equipment/Data/Media – Electronic Vandalism \$25,000 \$50,000
- Electronic Data Processing Equipment/Data/Media – In transit or at a location other than described premises \$25,000 \$50,000
- Extended Business Income 60 Days 90 Days
- Identity Fraud Expense None \$15,000 (Annual Aggregate Limit)
- Limited Building – Tenant Obligation None \$5,000
- Lost Key Consequential Loss None \$500
- Newly Acquired or Constructed Property – Business Personal Property \$250,000 \$500,000
- Ordinance or Law – Increased Period of Restoration \$25,000 \$50,000
- Ordinance or Law – Tenants Improvements and Betterments Not Included Included
- Outdoor Trees, Shrubs, Plants and Lawns \$3,000 \$5,000
- Unauthorized Business Card Use None \$5,000
- Utility Services Direct Damage – Water, Power and Communication None \$2,500
- Utility Services Time Element – Water, Power and Communication None \$2,500 Water, Power and additional Communication
- coverage at each described premises (24-hour waiting period)

## **Workers Compensation**

In today's ever-changing workers compensation climate, it is critical to have the best insurance carrier working with you to protect your employees and fight rising loss cost trends.

### **RAL Services offers:**

- Claim and medical professionals to promptly handle, investigate and resolve your claims.
- Early intervention medical networks and return-to work strategies to control claim costs, enabling your injured employee to return to work when medically appropriate.
- Information directly to the injured employee via the Internet. Employees can go online to review their claim payment information and obtain medical self-care tips.
- Workers Compensation may also be written on a standalone basis.

## **Automobile**

To protect against liability or physical damage losses. RAL Services:

- Commercial auto coverage providing protection for physical damage to and liability for use of your owned autos.
- Ability to tailor coverage for hired and non-owned auto exposures.
- Capacity to write multi-state exposures on one policy\*.
- Select Auto CoveragePlusSM endorsement adds nine new coverage enhancements in one coverage form (not available in all states).
- Automobile insurance may be written on a standalone basis.

### **Umbrella Liability**

Provides protection above the General Liability, Automobile Liability and Employer's Liability coverages on your underlying insurance policies. The Umbrella policy can provide primary coverage in certain situations depending on the scope of the underlying coverage.

RAL Services : Protection above the General Liability, Automobile Liability and Employer's Liability coverages on your underlying insurance policies.

#### **Coverage includes:**

- Broadens the definition of Named Insured.
- Expanded definition of Bodily Injury.
- Worldwide territory.
- Automatic coverage for newly acquired or formed organization without the 90-day limitation.

Umbrella limits are available for up to \$25 million of total aggregate protection.

### **Dairy Manufacturers & Distributors**

Businessowners Policy offers an affordable way for you to obtain Property and Liability insurance. This policy includes key coverages that are important to any business, and also offers additional business-specific options that are important for any dairy processor.

#### **Property Highlights**

Property Coverage covers your Building and Business Personal Property for replacement cost with no coinsurance.

#### **Accounts Receivable:**

- Coverage is included up to \$25,000 on and off premises. On premises limit may be increased.
- Deductible does not apply.

**Brands and Labels:**

- Coverage is provided for up to \$25,000.

**Business Personal Property Off Premises:**

- Coverage for Business Personal Property Off Premises (other than stock) is provided, including while in transit or temporarily away from the scheduled premises and at a premises you do not own, lease or operate; or at any fair, trade show, or exhibition.

**Crime Coverage:**

- Employee Dishonesty and Forgery or Alteration coverage are both included up to \$25,000 and limit may be increased.
- Money and Securities are included within Business Personal Property. Theft of Money and Securities is limited to \$25,000. Limit may be increased.
- Theft Damage to Rented Property coverage is included within Business Personal Property when tenant is contractually obligated to make repairs.

**Electronic Data Processing Equipment, Data and Media:**

- Coverage is included subject to the Business Personal Property limit, for a maximum of \$50,000.
- Limit may be increased.
- Coverage applies worldwide.
- Enhanced perils under this Coverage Extension include protection against loss by electrical current, mechanical breakdown and power failure.
- Off premises (including transit) coverage, backup data off-premises coverage, and newly acquired equipment coverage is included up to \$25,000.

**Equipment Breakdown:**

- Coverage for Equipment Breakdown is included within applicable limits.
- Diagnostic equipment, power-generating equipment, and production equipment are limited to \$100,000 for direct damage. Limit may be increased.
- Service interruption of water, communication, or power supply services is covered from a covered breakdown (when Business Income and Extra Expense is covered).

**Sales Representative's Samples:**

- Coverage is included with limits up to \$25,000.

**Seasonal Increase:**

- Coverage is included that automatically increases your Business Personal Property limit by 25 percent to accommodate seasonal differences.

**Signs:**

- Coverage for Signs within 1,000 feet is included within the Building limit when building coverage is written or within Business Personal Property limit when tenant is contractually obligated.

**Valuable Papers and Records:**

- Coverage is included up to \$25,000 on and off premises. On premises limit may be increased.
- Includes the cost to research, replace or restore lost information.

**General Liability Highlights**

General Liability Coverage protects you against claims for damages because of bodily injury or property damage to others resulting from your business operations.

- General Liability Limits of \$1 million per occurrence / \$2 million aggregate are standard for dairy processors Pac PlusSM.
- Advertising Injury and Personal Injury.
- Medical Payments for \$5,000 per person.
- Damage to Premises Rented to You is included up to \$300,000. Limit may be increased.
- Blanket Contractual for all insured contracts.
- Host liquor liability.
- Limited worldwide coverage.
- Products/Completed Operations coverage is included. (May be excluded on Wholesalers Pac Plus).
- Web XTEND® endorsement is automatically provided for most Dairy Processors. Coverage includes personal injury advertising injury and worldwide Web site injury protection (some restrictions apply).

**Popular Options for Dairy Manufacturers & Distributors**

Power PacSM property coverage endorsement – enhances coverage in 20 key areas. See chart on next page for more details.

**Business Income and Extra Expense:**

Covers income that is lost due to suspended operations caused by damage at the described premises from a covered cause of loss.

- Optional.
- When selected, the coverage may be written with a policy or location level dollar limit. The dollar limit is based on 50 percent of annual receipts and may be modified.

**Other Options Available:**

- Higher limits for most individual coverage extensions.
- ERISA Welfare and Pension.
- Building Owners Endorsement.
- Water or Sewer Back up and Sump Overflow.
- Hired and Non-owned Auto Liability.
- Transportation Special Form provides coverage for stock in transit. A \$500 deductible applies.
- Selling Price Valuation on finished stock is available.

Manufacturers and Dairy Distributors EXTEND Endorsement – for liability coverage enhancement. It provides 18 extensions of coverage.

<b>Topic/Coverage</b>	<b>Without Power Pac Endorsement</b>	<b>With Power Pac Endorsement</b>
Accounts Receivable – At described premises	\$25,000	Current limit increased by \$100,000
Accounts Receivable – In transit or at a location other than described premises	\$25,000	Current limit increased by \$100,000
Business Income and Extra Expense – Dependent Property	\$10,000	\$25,000
Business Income and Extra Expense – Newly Acquired Premises	\$250,000	\$500,000
Brands and Labels (\$25,000 as provided by the Amendatory Provisions endorsement)	None	\$25,000
Claim Data Expense	\$5,000	\$10,000
Computer Fraud	None	\$5,000
Electronic Data Processing Equipment/Data/Media – Electronic Vandalism	\$25,000	\$50,000
Electronic Data Processing Equipment/Data/Media – In transit or at a location other than described premises	\$25,000	\$50,000
Extended Business Income	60 Days	90 Days



Identity Fraud Expense	None	\$15,000 (Annual Aggregate Limit)
Limited Building – Tenant Obligation	None	\$5,000
Lost Key Consequential Loss	None	\$500
Newly Acquired or Constructed Property – Business Personal Property	\$250,000	\$500,000
Ordinance or Law – Increased Period of Restoration	\$25,000	\$50,000
Ordinance or Law – Tenants Improvements and Betterments	Not Included	Included
Outdoor Trees, Shrubs, Plants and Lawns	\$3,000	\$5,000
Unauthorized Business Card Use	None	\$5,000
Utility Services Direct Damage – Water, Power and Communication	None	\$2,500
Utility Services Time Element – Water, Power and Communication	None	\$2,500 Water, Power and additional Communication coverage at each described premises (24-hour waiting period)