

Environmental Liability Coverage for Farming Risks



Would you be protected if....

- a waste spill occurs?
- drinking water sources become contaminated?
- a natural disaster causes an environmental issue?
- an environmental lawsuit is brought against you?
- property transfer issues arise?
- a claim is made against you for non compliance of regulatory issues?

Protect you, your farm and your family from the environmental risks associated with farming.

You do your best to operate environmentally-sound farms, but even the most cautious farmers can sometimes have an accident. With today's heightened awareness of environmental issues relating to agriculture, even the smallest incident can become front page news of your local newspaper. In addition to this, most commercial farm policies provide very minimal pollution coverage or exclude it all together.

That's why we have created a program that provides environmental liability to protect you and your farm from the inherent environmental risk associated with farming.

Coverage includes:

- Both on-site and off-site cleanup costs, bodily injury and property damage claims resulting from pollution conditions
- Legal defense expenses
- Includes seepage/migration coverage in addition to sudden & accidental
- Coverage for off-site application of wastes
- Supplementary pollution coverage for over the road exposure
- Above ground storage tanks
- Coverage is with an A rated carrier
- Up to 11M/11M in limits available

Pollution claims examples:

- Non sudden and gradual contamination to groundwater and soil from leaking lagoon liners
- Rupture of aboveground storage tanks
- Nutrient management issues caused by off-site manure application
- Nutrient management issues caused by on-site manure application
- Gradual leaks from the base of storage tanks
- Vehicle equipment maintenance operations
- Off-site spills while transporting manure
- On-site and off-site spills of petroleum or fertilizers
- Nuisance odor and dust complaints

Contact

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