

Tree Growers Plus – Form No. TRE9070 contains several coverages not available under the Farmowners policy. They are as follows:

A. Outdoor Signs – \$2,500 limit, \$100 deductible

B. Farm Personal Property in Transit – \$10,000 limit, \$250 deductible

C. Farm Personal Property at Retail Sales Locations – \$10,000 limit, \$500 deductible

D. Farm Personal Property in Fields – \$5,000 limit, policy deductible applies

E. Additional Insureds–Farm Liability – automatic if required by written contract or agreement

F. Additional Insureds–Vendors – automatic if required by written contract or agreement with buyers or distributors of your products

G. Products Recall – \$25,000 limit, \$500 deductible, for expenses incurred from withdrawing your products from the market

H. Incidental Business Coverage – broadens Farmowners definition of farm products to include goods purchased or on consignment from others for sale on your premises

I. Off-Premises Sales Locations – automatic coverage for Farm Liability at retail tree sales locations away from the farm premises; separate premium charge per location based on Class 6 in Farmowners

Supplement (11-1-03) under Incidental Business Activities shall apply

J. Money and Securities – \$5,000 on/off premises limit, \$500 deductible

K. Employee Dishonesty – \$5,000 limit, \$500 deductible