

# Agro Pak

## For farming and ranching operations

### Complete and convenient coverage

SGI CANADA's Agro Pak provides the protection you need for your farming and ranching operations. Working with you, your SGI CANADA broker can customize a single package tailored to your individual needs – eliminating separate policies for your dwelling(s), belongings, buildings, livestock, machinery, your liability and more.

### Protect your dwelling(s) and belongings

Agro Pak protects your dwelling(s) and belongings in the event of damage due to fire, lightning, windstorm, vandalism and many other perils. There are a number of options you can choose from to enhance your Agro Pak coverage.

#### Guaranteed Replacement Cost

SGI CANADA will replace your dwelling at today's prices with materials of similar kind and quality, even if the cost to do so is more than your insurance coverage.

#### Single Limit

With Single Limit coverage, you can use the total of the individual amounts for belongings, outbuildings and additional living expense to cover your loss.

#### Bylaw

We'll handle the costs to meet current building codes as long as you are allowed to rebuild on the same location and the original construction met building code and bylaws at the time of construction. Your policy has a basic limit of coverage, however you can increase this limit for a little extra.

#### Home Systems Protection

In the event of a sudden and accidental mechanical breakdown of your home equipment, you could be facing thousands of dollars in repairs or replacement. Home systems protection provides coverage to protect your electronic equipment and appliances that power your home and your life.

#### Service Line Coverage

You are covered for costs associated with repairs to underground pipes and wiring from the street to your house when damage occurs on your property.

#### Increased Limits Coverage

With this option, your Single Limit Coverage is automatically increased to 150% of the amount that your home is insured for.

For example, if your home is insured for \$200,000, then you're covered for up to \$300,000 for your outbuildings, belongings and additional living expenses.

This coverage enhances the limits for property with special limits of insurance, such as jewelry. It also offers an increased liability limit of \$3 million.

#### Glass Deductible Option

For a small additional premium, you can reduce your deductible for glass breakage.

#### Sewer Back Up Coverage

This option covers you for water or sewage that enters your home by back up, accidental discharge or escape or overflow that comes **directly from the sewer, sump or septic tank**. You will need Water Protection Coverage if any other water enters the dwelling at the same time as the sewer back up.

This coverage is available for an additional premium (subject to restrictions). If a four-inch automatic backwater valve was professionally installed in the main sewer drain of the dwelling, you may qualify for a discount.

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### **Glass Deductible Option**

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### **Sewer Back Up Coverage**

This option covers you for water or sewage that enters your home by back up, accidental discharge or escape or overflow that comes **directly from the sewer, sump or septic tank**. You will need Water Protection Coverage if any other water enters the dwelling at the same time as the sewer back up.

This coverage is available for an additional premium (subject to restrictions). If a four-inch automatic backwater valve was professionally installed in the main sewer drain of the dwelling, you may qualify for a discount.

### **Water Protection Coverage**

Our highest coverage option protects you for **damage caused by flood, surface water, ground water and sewer back up**.

This coverage is available for an additional premium (subject to restrictions).

### **Special belongings coverage**

Get extra protection for valuables such as furs, jewelry, coin and stamp collections and collectibles.

### **Watercraft and all-terrain vehicles**

Get coverage for most boats and motors or jet-propulsion personal watercraft and all-terrain vehicles you own.

### **Seasonal dwelling coverage**

SGI CANADA can provide protection for your seasonal dwelling and belongings.

## **Protect your farm buildings and contents**

SGI CANADA's Agro Pak offers protection for your farm buildings and their contents. Protect yourself against losses from fire, lightning, windstorm, hail and many other perils. You can reduce your insurance premium by choosing a higher deductible. Replacement cost coverage may also be available to you.

## **Protect your machinery**

Do you have protection for your machinery, implements and attached equipment in the event of a fire, collision, upset or overturn? Coverage is available for each item individually or on a blanket basis. Again, you can reduce your insurance premium

by choosing a higher deductible. There are options available to ensure you have the right protection for your machinery.

### **Loss of Use coverage**

This optional coverage provides for rental costs when machinery you insure is damaged by an insured cause of loss.

### **Tool floater**

SGI CANADA can provide all-risk protection on a replacement cost basis for your tools while they are located anywhere in Canada.

## **Protect your commodities**

Regardless of the type of farm operation you have, SGI CANADA's Agro Pak has you covered in the event of a loss.

SGI CANADA's Agro Pak livestock, grain, fodder and produce floaters offer protection against fire, lightning and many other causes of loss

## **Advantage coverages**

### **Farm Property Advantage coverage**

The SGI CANADA Farm Property Advantage takes care of all your farm building contents, tools, tack equipment, miscellaneous farm property, debris removal and voluntary firefighting insurance needs in one complete package and on a replacement cost basis.

### **Farm Produce Advantage coverage**

The SGI CANADA Farm Produce Advantage provides protection for all your grain, produce (fruits and vegetables), fodder, fertilizer and chemical insurance needs in one convenient package.

## **Protect your liability exposures**

Are you covered in the event someone is injured on your farm, or if your farming practices or personal acts cause damage to their property? If you are found legally responsible for injury to someone or damage to their property, it could mean financial disaster – losing your farm or restricting your purchasing power.

By having adequate liability protection with your Agro Pak, you can be sure that your entire operation isn't at stake.

In addition, all farm liability policies include sudden and accidental pollution coverage. If you use chemicals or fertilizers, you can't afford to be without this essential coverage.

## ► Premium discounts

You may be eligible for a premium discount if:

- you haven't had a claim for three years or more on your home, your farm or both.
- your age and number of years continuously insured with SGI CANADA qualify
- your home has an approved monitored security system
- your home has an electronic water shut-off system
- you have a newer home
- you choose a higher deductible
- you don't have a mortgage on your home
- you have a four-inch automatic backwater valve installed

For complete details on the discounts you may qualify for, ask your SGI CANADA broker.

## ► Protect yourself with valuable options

Because your farm can be your home and livelihood, any loss to your assets or a legal liability claim against you could have a significant impact on the lifestyle you've worked hard to build for yourself and your family.

SGI CANADA's Agro Pak offers broad coverage with a wide variety of options to protect your dwelling, contents, farm equipment, farm buildings and other assets you own. Your SGI CANADA broker can help you decide which options will best suit your individual needs.

## Review your current coverage

Do you have sufficient coverage for your farm? Your SGI CANADA broker will be glad to review your current farm insurance and tailor an Agro Pak specifically for your needs. If you already have an SGI CANADA Agro Pak, your broker can help you update your property values or consider adding new options to your policy.

## Prestige Home Insurance

Interested in enhanced coverage for your dwelling and belongings? Ask your broker if you're eligible for SGI CANADA's Prestige Agro insurance.