

With so much on the line... you can't afford to compromise



PROVIDING YOUR TOTAL INSURANCE NEEDS THROUGH OUR:

COMPREHENSIVE CASH CROP PROGRAM

Products Available (but not limited to):

FARM DWELLINGS & CONTENTS

- Comprehensive coverage
- Guaranteed replacement cost on farm dwelling and replacement cost on contents

FARM OUTBUILDINGS

- Comprehensive coverage that includes collapse or damage due to snow load, ice load as well as impact by own vehicle.
- Replacement cost – No depreciation on complete or partial losses

LIVESTOCK

- Veterinarian Expenses – Postmortem examination determining cause of death is covered
- New acquisitions are automatically covered for a 30-day period commencing at the drop of the auctioneer's hammer.
- Dead stock removal available

FARM MACHINERY & EQUIPMENT

- Highlights listed

PRODUCE

- Coverage includes loss to refrigerated produce while confined in refrigeration units within insured buildings, due to change in temperature as a result of damage to the building or equipment, caused by an insured peril or due to mechanical or electrical breakdown of the refrigeration unit or by electrical power interruption.
- Further highlights listed below

BUSINESS INTERRUPTION (LOSS OF INCOME)

- Profits form available which includes a 12 month loss of income agreement

FARM LIABILITY

- Basic limits of \$2,000,000 with higher limits available
- Limited Pollution Liability: Basic Limit: \$500,000 per occurrence - \$1,000,000 aggregate. Higher limits available.

MEESTER INSURANCE CENTRE

The Village Square, Regional Rd. 20, P.O. Box 299 • Smithville, Ontario L0R 2A0
Toll-free: 1.800.465.8256 • Tel: 905.957.2333 • Fax: 905.957.2599 • Email: info@meesterinsurance.com
www.meesterinsurance.com



Program Highlights

- Individually tailored farm programs designed specifically for your needs
- Farm equipment can be covered on a blanket basis
- Replacement coverage for new mobile farm machinery for the first five years
- Automatic coverage for borrowed farm machinery
- Automatic coverage for newly acquired equipment (30 days)
- Loss of use coverage for self propelled equipment
- Coverage on grain handling, drying and storage facilities on a blanket basis
- Public storage coverage available to comply with the "Grain Handlers and Storage Act"
- Produce covered on and off the premises including transportation
- Coverage is available for farm produce while in a grain dryer
- Multiple discounts available
- Various deductible options available
- Flexible payment plans and renewal dates

Cash Crop Coverage

We can insure your farm equipment on an "All Risk" basis. Some of the perils covered are:

- Fire; Explosion
- Windstorm or Hail
- Vandalism or malicious mischief
- Theft
- Collision

SERVING ONTARIO SINCE 1980



Meester Insurance Centre also offers insurance for:

- Auto, Including Fleets
- Residential
- Commercial Business
- Umbrella Liability
- Group Health
- Disability

Connect with a Meester expert for your custom solution.

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