

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



PROVIDING YOUR TOTAL INSURANCE NEEDS THROUGH OUR:

## FRUIT & VEGETABLE GROWERS & RETAILER'S PROGRAM

(Market Gardeners, Farmers Markets, Organic Growers, Fruit Farmers, Pick-Your-Own Operations)

Products Available (but not limited to):

### **BUILDINGS**

- Comprehensive coverage that includes collapse or damage due to snow load (building must qualify)
- Claim settlement on replacement cost basis
- Same-site rebuilding clause removed

### **GREENHOUSES**

- Glass and poly greenhouses including all permanently attached fixtures and equipment such as benching, lighting, plumbing, and electrical

### **EQUIPMENT BREAKDOWN**

- Protection to cover mechanical breakdown of equipment necessary to your operation such as boilers, generators, pumps, irrigation equipment and refrigeration equipment
- Consequential loss

### **STOCK**

- Including all packaging material, office contents, misc. supplies etc.

### **PRODUCE**

- Protection for harvested produce including seed, fertilizer, pesticides and insecticides

### **REFRIGERATED PRODUCE**

- Includes consequential loss

### **BUSINESS INTERRUPTION (LOSS OF INCOME)**

- Coverage to replace loss of income while your facility is being repaired or rebuilt due to an insured loss

### **MACHINERY & EQUIPMENT (NON-FIXED, MOBILE)**

- Replacement cost on all equipment up to 5 years old
- Loss of use
- Coverage for non-owned equipment

### **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](mailto:info@meesterinsurance.com)

[www.meesterinsurance.com](http://www.meesterinsurance.com)



### Program Highlights (Increased limits available)

- Newly acquired contents: \$100,000 (30 days)
- Newly acquired buildings: \$250,000 (30 days)
- Broad blanket bylaws: Included
- Outdoor signs and retail stands: \$20,000
- EDP (Electronic Data Processing) equipment: \$25,000
- Data: \$20,000
- Media: \$20,000
- Theft damage to buildings: \$20,000
- Accounts receivable: \$25,000
- Fire department expenses: \$25,000
- Consequential damage: \$20,000
- Professional fees: \$20,000
- Valuable papers: \$25,000
- Extra expense: \$20,000
- Master key: \$20,000
- Breakage of glass: Included
- Property temporarily off-premises: \$20,000
- Pollution damage to insured premises: \$20,000
- Co-insurance waiver
- Debris removal
- Personal property of visitors & employees: \$20,000
- Fences, gateways, driveway materials: \$25,000
- Off-premises power interruption: \$20,000
- Sewer backup: Included
- Inflation protection: Building only, Included
- Exhibition insurance: \$20,000
- Transit including parcel post: \$20,000
- Sales representative: \$5,000
- Fine arts: \$5,000
- Fire suppression system recharge: \$5,000
- Broad form money & securities comprehensive 3-D: \$5,000
- Leasehold interests (rents): \$1,000 per month up to 1 year
- Installation coverage: \$20,000
- Off-premises service interruption
- Newly constructed property (60 days from start date)
- Removal of wind storm debris

### Liability

- Farming liability, including:
  - Farm premises, owned, rented or used (as shown on the Policy Declaration)
  - Products and completed operations for farm operations
  - Ownership use or operation of implements and machinery on or off the premises
  - Farm products (raw, unprocessed)
- Personal liability, including:
  - Both personal and farm liability
- Premises liability, including:
  - All dwelling premises
  - Swimming pools and hot tubs
  - Non-owned student residences and parents in nursing home
- Tenants legal liability
- Employer's liability (residence employee)
- Legal liability for non owned implements: \$100,000
- Limited farm pollution liability: \$500,000 per occurrence \$1,000,000 aggregate
- Voluntary medical payments: \$5,000
- Voluntary payment for damage to property: \$5,000
- Roadside stands and market stalls
- Pick-your-own operations (optional)
- Loss control advice
- Various deductible options and discounts available
- Flexible payment plan and renewal dates

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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