

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



# PROVIDING YOUR TOTAL INSURANCE NEEDS THROUGH OUR:

Products Available (but not limited to):

### FARM DWELLINGS & CONTENTS

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

## **GREENHOUSES / SERVICE BUILDINGS**

- Glass and poly greenhouses including all permanently attached fixtures and equipment such as benching, lighting, plumbing and electrical
- Service buildings include all permanently attached fixtures and equipment such as boilers, generators, irrigation systems, refrigeration equipment, environmental computers and pumps
- Comprehensive coverage that includes collapse or damage due to snow load
- Claim settlement on replacement cost

## **EQUIPMENT BREAKDOWN**

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

## CONTENTS OF EVERY DESCRIPTION (COED), INCLUDING, BUT NOT LIMITED TO:

- Stock
- Refrigerated produce
- Packaging supplies
- Office equipment / contents

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#### **MEESTER INSURANCE CENTRE**

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



#### Products Available (but not limited to): cont'd

#### BUSINESS INTERRUPTION (LOSS OF INCOME)

 Coverage to replace loss of income while your facility is being replaced 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
- Non-owned equipment

#### CROP

• Growing plants, including soil or growing media while in a greenhouse

#### LIABILITY

- Protection to cover you for losses arising from your premises, operations and products
- Tenants legal liability
- Non-owned auto: \$2,000,000 (higher limits available)
- Limited Pollution Liability \$2,000,000 / \$3,000,000 aggregate

#### Program Highlights

- As specialists in Farm and Agri-Business Insurance, we bring to you our vast knowledge and experience, giving you peace of mind and confidence in all your insurance needs.
- We obtain the broadest insurance coverage available with features designed to protect your unique operation.
- Individually tailored farm programs designed specifically for your needs at competitive rates
- Same-day claims response with knowledgeable and experienced claim professionals who know the business

- Loss control advice
- Various deductible options and discounts available
- Flexible payment plan and renewal dates
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#### **SERVING ONTARIO SINCE 1980**

#### Meester Insurance Centre also offers insurance for:



- Auto, Including Fleets
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- Residential
- Commercial Business
- Group HealthDisability

Umbrella Liability

Connect with a Meester expert for your custom solution.

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