

VINEYARD & FARM

Errors & Omissions Coverage

(For Third Party Services)

Errors & Omissions Policy Offers:

- Up to \$2/4M Limits Available
- First Dollar Subpoena Defense Coverage (\$5k included per policy period / up to \$150K Sublimit available*)
- First Dollar Defense For Disciplinary Proceedings (\$10K included per policy period / up to \$150K Sublimit Available*)
- Personal Injury
- Supplementary Payments (up to \$15K for Loss of Earnings per policy period)

Optional Coverages Available of which Additional Premium may apply:

- Aggregate Deductible (for Qualified Risks)
- Drone Liability Sublimit
- NEW!** - Wine Leakage / Contamination Sublimit
- Chemical Applicator's / Spray Liability (up to \$1M Sublimit Available)
- Environmental Clean-Up Reimbursement (up to \$500K Sublimit Available)
- Contingent Bodily Injury / Property Damage (Sublimit - Up to Full Policy Limits)
- Additional Limit for Defense Costs
- Electronic Media Coverage Sublimit

Risk Management Assistance (SRM):

- FREE telephone access to independent Loss Control Consultants throughout the policy period.
- Can assist with a variety of topics including loss control procedures, document review (contracts), as well as sample documents for Insured's to use.
- Experience with various government agencies and established contacts (including EPA)
- Over 20 years of specialized knowledge in food and beverage industry

* if endorsement purchased



Professional Classes Include:

Agrilabs
NEW! Food Grade Chemical -
 Applicator (100%)
 Farm Labor Contractor

Farm Management Consultant
 Farm Manager/Operator
 Food Service/Safety Consultant
 Irrigation Consultant

Landscape Design
NEW! Photographer
 Tree Surgeon
NEW! Videographer

Vineyard Consultant
 Vineyard Manager/Operator
 Winemakers (& Blenders)
 Winemaking Consultant



PROFESSIONAL LIABILITY INSURANCE SERVICES, INC.

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MANAGERS, OPERATORS CONSULTANTS, & WINEMAKERS (Blenders)



VINEYARD/FARM ERRORS & OMISSIONS INSURANCE (For Third Party Services)

YOUR INSURANCE COVERAGE MAY
BE **MISSING** SOMETHING...



Major gaps exist in coverage for Managers, Operators, Consultants & Winemakers (Blenders) in Commercial General Property / Liability Package Policies. These classes need essential additional coverages.

	COMMERCIAL GENERAL LIABILITY	PLIS® POLICY & ENDORSEMENTS	OTHER MARKETS
Miscellaneous E&O for Vineyard / Agriculture	typically not covered	✓	✓
Contingent Bodily Injury / Property Damage	Limited BI/PD due to an accident/ occurrence	up to Full Limits arising from Professional Services*	?
Chemical Spray Liability	typically contains a Pollution Exclusion	up to \$1M Sublimit*	?
Environmental Clean-Up (reimbursement)	typically contains a Pollution Exclusion	up to \$500K Sublimit*	?
Drone Liability	typically not covered	up to \$25K Sublimit*	?
Wine Leakage / Contamination	typically not covered	up to \$500K Sublimit*	?
First Dollar Defense Disciplinary Proceedings	✗	\$10K included / up to \$150K Sublimit*	?
Electronic Media	✗	up to Full Limits*	?
Risk Management Services	✗	unlimited telephone access to Loss Control Consultants	?

*if endorsement purchased



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