

Product
Information
Sheet

Seedmen's E & O

Overview

Coverage to meet the specific insurance needs of everyone involved in the seed trade, including involvement in growing, conditioning or distributing seeds

"Seed(s)" are defined as including "seeds, bulbs, plants roots, tubers or other similar means of plant propagation." It also should be noted that the policy covers worldwide sales.

At any stage of the seed business mistakes can occur in the selection, conditioning, packaging or testing of the seed. These mistakes can cause or contribute to the loss in whole, or in part, of the customer's crop. There are six main categories of claims

- Mechanical error
- Overzealous distribution
- Disease control problems
- Germination deficiencies
- Misapplication
- Miscellaneous problems

Covers claims against the agency that may result from failure of the seed certified to conform to the variety or other specified qualities, or to be suitable for the purpose specified, resulting from any error, negligent act or omission by the agency or its employees.

Coverages

- Minimum deductible of \$2,500
- Option for the Multiple Claims Clause that limits the number of deductibles to three.
- The Sum Insured is an annual aggregate limit inclusive of defense costs.
- Worldwide Coverage

New Submissions

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