

VINEYARD & FARM

Errors & Omissions Coverage

Errors & Omissions Policy Includes:

- First Dollar Subpoena Defense Coverage (*up to \$150K*)
- First Dollar Defense for disciplinary proceedings (*up to \$150K per policy period*)
- Supplementary Payments (*up to \$15K for Loss of Earnings per policy period*)
- Personal Injury
- Contingent Bodily Injury/Property Damage
- Chemical Applicator's/Spray Liability (*up to \$1M Sublimit for all Damages - generally excluded under Pollution Exclusions*)
- Environmental Clean-up Reimbursement (*up to \$500K Sublimit*)
- Additional Limit for Defense Costs Available for Additional Premium
- Electronic Media Coverage Available for Additional Premium

Risk Management Assistance:

- FREE telephone access to independent & nationally licensed Loss Control Consultants throughout the policy period
- Assistance with loss control procedures & document review (*contracts*)
- Experience with various government agencies and established contacts (*including EPA*)
- Over 20 years of specialized knowledge in food and beverage industry



Professional Risks Include:

- Vineyard Manager / Operator
- Winemaking Consultant
- Farm Management Consultant
- Vineyard Consultant
- Farm Manager / Operator



PROFESSIONAL LIABILITY INSURANCE SERVICES, INC.

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