

# 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
- 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 Up To \$1M
- 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



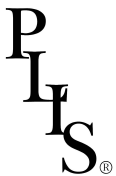
### Professional Classes Include:

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

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

Landscape Design  
Photographer  
Event Planner  
Videographer

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



**PROFESSIONAL LIABILITY INSURANCE SERVICES, INC.**

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Coverage provided by certain underwriters at Lloyd's

# 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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