

ORCHARD PRODUCTION

Frost, hail, and wind crop damage

You tend apple trees, harvest fruit and may sell cider or welcome visitors. Unpicked fruit and standing trees need distinct terms.

RISKS WORTH DISCUSSING

- 01 Frost, hail, and wind crop damage
- 02 Cold-storage refrigeration breakdown
- 03 Harvest crew injuries on ladders

Scan to get a
quote today

Or call
800-777-1872



Coverage worth discussing



Commercial property

Insured packing-barn repairs after covered physical damage.



General liability

Helps defend your orchard if a visitor is injured.



Products liability

Helps with injury claims involving sold apple cider.



Equipment breakdown

Helps repair refrigeration after a covered electrical failure.

Coverage is subject to policy terms and exclusions.

Why The Southern Agency

01 Listen

We review your operations, coverage and past claims.

02 Assess

We look at hazards and ways to reduce risk.

03 Build

We compare carriers, premiums and audit terms.

04 Support

We revisit coverage as your work changes.



SCAN TO

Read the full
guide

800-777-1872

TheSouthernAgency.com