

ORCHARDS AND HARVESTS

Weather can damage a long-lived orchard.

Your permanent trees support repeated seasonal harvests. Standing trees, growing fruit and harvested stock need distinct terms alongside machinery and packing buildings.

RISKS WORTH DISCUSSING

- 01 Frost and storm damage
- 02 Harvest crew injuries
- 03 Machinery fire and breakdown



Scan to get a
quote today

Or call
800-777-1872



Coverage worth discussing



Commercial property

Insured orchard buildings and declared packing facilities.



Equipment breakdown

Covered internal failures of pumps or cooling systems.



Inland marine

Declared tractors or sprayers after covered physical loss.



Commercial auto

Covered road liability for declared fruit-hauling vehicles.

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