

TOBACCO OPERATIONS

A curing-barn fire can damage stored leaf.

You cure and store tobacco in barns. Growing crops, harvested leaf and curing machinery have different triggers for loss.

RISKS WORTH DISCUSSING

- 01 Barn and crop fire loss
- 02 Seasonal worker health injuries
- 03 Mechanical curing equipment failure



Scan to get a
quote today

Or call
800-777-1872



Coverage worth discussing



Commercial property

Insured barns and accepted stored leaf after covered loss.



Workers compensation

Provides benefits for harvest crew injuries.



Inland marine

Declared harvesters after covered physical damage.



General liability

Covers third-party injury and property claims.



Equipment breakdown

Covered internal failures of curing fans or burners.



Commercial auto

Covered road liability for declared leaf-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