

## COMMERCIAL WHEAT OPERATIONS

# A combine fire can spread into wheat.

You harvest wheat using combines and grain-storage systems. Field fires, damaged machinery and drying failures can interrupt short harvest windows.

## RISKS WORTH DISCUSSING

- 01 Combine fire spreading to standing crops
- 02 Harvest delays from mechanical machinery breakdown
- 03 Grain deterioration from handling system failure

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quote today

Or call  
**800-777-1872**



# Coverage worth discussing



## Commercial property

Insured storage bins and declared farm shops.



## Equipment breakdown

Covered internal failures of dryers or augers.



## Inland marine

Declared tractors or combines after covered physical damage.



## Workers compensation

Employee injury benefits for eligible harvest crews.

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

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TheSouthernAgency.com