

Prominence+ Cash Crop Program



Pick the best policy for your “growing” business

Prominence+ Cash Crop Program Features

Heartland's Prominence+ Cash Crop Program offers a unique combination of coverages to protect your farm business:

- **Fruits & vegetables**
- **Apple orchards**
- **Potatoes**
- **Field crop growers (corn, grain, hay, soybeans, wheat)**
**farms with income sources other than field crops not eligible*

Coverage includes:

Insuring Agreement

- "Broad Form" physical damage coverage
- Replacement cost
- Same-site rebuilding clause removed

Expanded Property Form

- Farm fences, gateways, driveway materials
- Exterior wiring systems
- Outdoor trees, shrubs or plants used for landscaping
- Fuel

Farm Machinery and Equipment

- Replacement cost on equipment up to 5 years
- Loss of Use (includes custom farming)
- Non-owned farm machinery

Produce

- Refrigerated produce
- Unharvested produce (fire and vandalism)
- Includes packaging and produce supplies

Extension of Coverage - refer to wording for total listing

(Sub-limits apply)

- Computer breakdown - mobile farm equipment
- Consequential loss for produce
- Newly acquired equipment
- On & off premises power interruption
- Pollution damage (1st party)
- Inflation guard
- Disappearing deductible

Agri Protector Plus

- Additional acquisitions
- Farm tools and machinery parts
- Peak season
- Produce premium on average monthly value
- Refrigerated produce in transit
- GPS software (reprogramming or configuration)

Farm and Personal Liability

- Farm and Personal Liability:
\$2,000,000 (higher limits available)
 - Extended to cover custom farming up to \$25,000 receipts (higher limits available)
 - Extended to cover market stalls and farm gate sales up to \$10,000 receipts
- Limited Pollution Liability:
\$2,000,000/\$3,000,000 aggregate



For more information on specific coverages, contact your nearest Heartland insurance broker or agent.

Note: This brochure does not form part of the insurance policy. Complete details of coverage and limits are set out in the policy.

Serving rural Ontario for over 140 years

Specializing in farm and rural insurance

Knowledgeable and experienced staff

24-hour claims service

Focus on loss prevention

Heartland Farm Mutual also offers insurance for:

Farm

Residential

Home-Based Business

Automobile

Hobby Farm

Antique Tractors

Commercial Business

Agribusiness and Rural Protection

For more information contact your nearest

Heartland insurance broker or agent.

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