

**Professional Liability
Protection**

AND

**Errors & Omissions
Insurance**

for Crop Consultants

**Mission Statement:
To provide our Clients
with quality protection
at low costs.**



Coverages Include:

Your Advice and Recommendations resulting in your Responsibility for items such as:

- Pests
- Precision Farming
- Variable Rate Seeding
- Regulatory Compliance
- Planning
- Marketing
- Fertility
- Etc, Etc, Etc.



POSSIBLE LOSS EXAMPLES:

- Misdiagnosis of insect damage and precipitating insect cause resulting in loss of 80,000 in soybean field.
Covered, Included in definition of Crop Consultant
- Recommended side dressing when actual cause of corn yellowing was pests resulting in 25 bu/a loss on 160 A. $160 \times 25 = 4000$ bu shortage at 3.50/bu = 14,000 loss
Covered, Recommendations fall within the scope of crop consultant
- You are sued for a possible loss resulting in 75,000 legal fees plus investigation, appeal of claim, expert witness etc, etc. of 33,000. You are obligated to pay the 108,000.
Covered, Defense costs are included
- Forgot to address a management zone, forgot to address fertilization in a zone, forgot to calibrate planter, etc which caused loss to the farmer.
Covered, Omission included in definition of Crop Consultant
- Error was made in whole farm planning which resulted in 335,000 loss to farmer.
Covered, Included in definition of Crop Consultant
- Omission, or Error, on GPS Mapping resulting in reduced or no yield.
Covered, Falls within the scope of crop consultant
- Known possible claim prior to applying for coverage in this specialized program, dishonest or intentional acts, personal injury, discrimination, libel or slander, supply of products, pollution etc, etc.
Not covered

We recommend a General Liability policy addressing bodily injury and property damage generally for both on and off your premises.

Contact

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