

# Prime Food Processing

Simply the best insurance available for  
the Food and Beverage Processing Industry



# "Prime thinking-ingenuity at work"



Differentiating features	Differentiating advantages
<b>Automatically provided:</b>	
<ul style="list-style-type: none"> <li>Single combined building and business contents limit available</li> </ul>	Flexibility when a loss occurs in the allocation of limits. No penalty applies to individual items which are underinsured as long as the total limit is adequate.
<ul style="list-style-type: none"> <li>Stock spoilage coverage included with customized limits available</li> </ul>	No need to worry about loss of valuable perishable stock resulting from power interruptions.
<ul style="list-style-type: none"> <li>Reefer breakdown coverage included with customized limits available</li> </ul>	No need to worry about the cost of replacing spoilt stock resulting from a reefer breakdown while at your premises or in transit.
<ul style="list-style-type: none"> <li>Equipment breakdown coverage on non-production machinery including ammonia contamination</li> </ul>	No need to arrange separate equipment breakdown coverage. Potential disputes and gaps in coverage are eliminated.
<ul style="list-style-type: none"> <li>Infestation and stock contamination coverage automatically included with customized limits available</li> </ul>	Provides important protection without the need to purchase and add separate endorsements.
<ul style="list-style-type: none"> <li>Commercial General Liability includes product recall coverage</li> </ul>	Pays costs involved in recalling a product which is defective or thought to be defective before it can cause damage or bodily injury.
<ul style="list-style-type: none"> <li>Loss control services including Aviva's risk management tools (e.g. Business Continuity tool kit and Fleet Management Guide)</li> </ul>	Provides you with expertise to help protect your property and prevent and/or minimize losses.
<b>Optional:</b>	
<ul style="list-style-type: none"> <li>Commercial Umbrella Liability insurance</li> </ul>	Offers coverage not afforded under the Commercial General Liability and provides higher limits over automobile and other liability policies.
<ul style="list-style-type: none"> <li>Guaranteed building replacement cost</li> </ul>	After a building appraisal is completed and filed with Aviva we pay to rebuild your building even if the cost is in excess of policy limits.
<ul style="list-style-type: none"> <li>Production machinery breakdown coverage</li> </ul>	Covers your stationary production equipment for sudden and accidental breakdown.
<ul style="list-style-type: none"> <li>Commercial General Liability can be extended to cover your failure to manufacture a product to your customer's specifications</li> </ul>	Pays costs to reproduce and recover the product which the customer has rejected.
<ul style="list-style-type: none"> <li>Business Income coverage including:                             <ul style="list-style-type: none"> <li>Mortgage rate guarantee insurance</li> <li>Increased costs of operations coverage</li> <li>Suppliers, customers and interruption of power coverage</li> <li>Automobile disablement and attached refrigeration equipment breakdown coverage</li> <li>Business Income Protection Plus</li> </ul> </li> </ul>	Ensures that you continue to receive business income when your or your customers or suppliers premises are not fully usable as a result of physical loss or damage from an insured event or through a power interruption. Also provides protection when your transportation vehicles are disabled by an insured event and against an increase in mortgage rates which occur because your mortgage is renegotiated following an insured event. Additionally ensures you have extra coverage available should an unexpected increase in revenue occur or a longer than anticipated indemnity period be required to return to normal.
<ul style="list-style-type: none"> <li>Group accident coverage</li> </ul>	Automatically covers all your employees against accidental death and dismemberment, 24/7 world-wide.

Also included in Prime Food Processing are these key coverages: Functional replacement cost on building and equipment; Buildings and business contents at newly acquired locations; Pollution clean up of land & water on your premises; Crime (money & securities); Commercial General Liability and Non owned automobile coverage.

## Together all of the above give you real Prime benefits

- One stop shopping – one policy saves you time and money & eliminates gaps in coverage which can exist in separate policies
- Broadest coverage available in the market which means peace of mind for you
- Specialty coverages designed for **your** business needs
- Flexibility to pay only for the limits and coverages you need
- Simplifies the claims process when you only deal with one insurance company

Information provided in this brochure is only an outline of the coverages available. For exact terms, definitions, limitations and extensions, please refer to the final wording of your policy.

