Nationwide®
is on your side

There's something special about how we protect food operations.

As a leading commercial agribusiness insurer, we understand the unique product and service needs of food processing and food manufacturing operations. With Nationwide's Specialty Ag program, grow your business by offering insurance solutions, risk management guidance and underwriting expertise tailored to their specific needs.

FOR AGENT USE ONLY

Why Nationwide®?

There's great value in having the strength (A+ Superior rating from A.M. Best[1]) of a Fortune 100 company[2] like Nationwide behind you when you talk to food processing and food manufacturing businesses.

We can support customers with:

- Extensive expertise protecting this market, with food accounts making up 25 percent of agribusiness' commercial book
- A variety of products tailored specifically toward these industries
- Specialized services that include extensive risk management resources
- Experienced and educated underwriters, claims representatives and risk management experts

[1] A.M. Best 2015 DWP.
[2] Fortune Magazine, 2016.

Discover expansive sales opportunities.

Nationwide® has a broad appetite for insuring food operations, from the smallest processor to multimillion-dollar businesses.

Target markets:

- Beverage Bottling
- Candy Manufacturing
- Commercial Bakeries
- Dairy Processing
- Domestic Fish/Seafood Processing
- Frozen Specialty Food Manufacturing
- Fruit/Vegetable Processing
- Juice Processing
- Meat Processing
- Nut Hulling/Processing
- Oil Extraction
- Pasta Manufacturing
- Snack Food Manufacturing
- Spice, Extract, Flavoring Manufacturing

[3] *Plunkett Research 2015 estimate.*

FOOD PROCESSING MARKET GROWTH

FOOD & BEVERAGE
industry is an
$8 TRILLION
MARKET[3]

SPECIALTY FOOD PRODUCT FOCUS
is being driven by
CONSUMERS

FOOD PROCESSING & MANUFACTURING
is one of the
FASTEST GROWING MARKETS
FOR AGRIBUSINESS

How Specialty Ag fits in.

Our Specialty Ag program can help you expand your opportunities to offer protection to food operations.
Our Specialty Ag comparison chart will help you understand the program in relation to our AgriChoice® and AgriChoice® Plus products, and help you talk to prospects about why this program makes sense for them.

Coverage above and beyond what's expected.

Every operation requires different protection. That's why we offer endorsements and additional features to help you tailor and deliver the specific coverages customers need:

- Specialty Ag food endorsements
- Business Advantage endorsement (CC9900)
- Cybersecurity endorsement

Expertise to help manage customers' risks.

Customers get more than just insurance with a Nationwide® policy. Our risk management services and professional expertise can help manage risk and increase workplace safety — saving customers time and money.

Here's what we offer:

- Risk management services designed for food processing and manufacturing

Get started with Specialty Ag.

Submit food processing and manufacturing business to SpecialtyAg@nationwide.com. With your submission, please provide:

- ACORD application
- Market specific questionnaire
- Minimum 5 years loss runs
- Business income worksheet
- Copy of quality control, quality assurance program

Start prospecting today using our customizable Specialty Ag overview flyer.

SPECIALTY AG INSURANCE

Nationwide® is on your side

Where to focus your business.

INDUSTRIES

Beverage Bottling

Candy Manufacturing

Commercial Bakeries

Dairy Processing

Domestic Fish/Seafood Processing

Frozen Specialty Food Manufacturing

Fruit/Vegetable Processing

Juice Processing

Meat/Poultry Processing

Nut Hulling/Processing

Oil Extraction

Pasta Manufacturing

Snack Food Manufacturing

Spice, Extract, Flavoring Manufacturing

For more information, contact your Nationwide Sales Manager.

Back to MARKET OPPORTUNITY

SPECIALTY AG INSURANCE

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Offer your customers insurance that fits their needs.

Review the following chart to better understand Specialty Ag and see how it compares with the other Nationwide agribusiness product offerings.

Products	AgriChoice®	AgriChoice® Plus	Specialty Ag
Qualifications	**Farming exposure** with residence on property	**Farming exposure** with commercial operations	**Commercial food operation with no** farming or personal exposures
New Business Submissions	farmnb@nationwide.com	agrichoiceplus@nationwide.com	specialtyag@nationwide.com
Markets			
Row Crops/Grain Farms	Row crops and grain farms	Production farms that also includes commercial operations, for example: • Ag chemical distributor • Farm store • Custom farming/harvesting • Fertilizer dealer • Grower/packer/shipper • Seed dealer/conditioner	Commercial grain milling operations, for example: • Flour milling • Rice milling
Livestock Operations	Livestock operations	—	Meat processing
Dairies	Dairy farms	Dairy farms with processing operations, for example: • Milk • Cheese • Butter • Ice cream	Dairy processing, for example: • Milk • Cheese • Butter • Ice cream
Fruit & Vegetable Growers/Packers/ Shippers	Fruit and vegetables sold wholesale	Grows and packages and/or delivers various types of fruits and vegetables	Fruit and vegetable processing, for example: • Frozen foods • Canned foods • Dried and dehydrated foods
Wineries & Vineyards	Vineyards	Wineries, for example: • With custom crush facilities • With vineyards	Wineries
Nut Growers	Nut growers	Nut growers with nut processing or handling operations, for example: • Hulling • Sorting • Drying • Storing and shipping • Shelling	Nut processing and handling
Poultry	Poultry farms	—	Poultry processing
Food Processors & Manufacturers	—	—	Processing and distributing fresh or frozen products, for example: • Frozen foods • Commercial bakeries • Spices and sauces • Candies and snacks
Beverage Makers, Breweries and Distillers	—	—	Beverage making and bottling, for example: • Fruit juices • Soda • Water • Tea • Beer

SPECIALTY AG INSURANCE

Nationwide® is on your side

Coverage endorsements to help grow your business.

Nationwide's Specialty Ag program offers coverage endorsements to help you better support your customers and open new sales opportunities.

ENDORSEMENTS

Beverage Makers

Expands property coverage to include equipment used for beverage making and increases limits to coverages breweries need, such as: contamination, business income, mechanical breakdown and brands and labels.

Food and Meat Processors

Food Equipment Contamination Cleanup
In the event of direct physical loss caused by a covered peril, this endorsement offers coverage to pay necessary expenses incurred to clean contaminated food preparation equipment to religious standards.

Food Contamination and Product Adulteration
Offers coverage for direct physical loss or direct physical damage to business personal property, including business personal property the policyholder may have sold, but not delivered, if the policyholder cannot sell it or use it because it contains a contaminant introduced during the processing or manufacturing operation.

Property in Transit
Includes refrigeration breakdown.

Lock Re-keying or Replacement

Arson Reward

Food Property

Contaminated Food Product
For losses related to change in taste, texture, finish or color, including any contamination caused by animals, birds, vermin, rodents or insects.

Food Product Testing
For actual costs incurred to test food products.

Research and Development Costs
For fixed costs incurred by a research and development operation which does not directly produce business income.

Processing Water
For additional costs and expenses incurred to purchase and deliver water by an outside supplier or vendor to continue "operations" following a loss of water supply.

Accidental Marring or Scratching of Molds, Dies, Patterns or Plates
Coverage includes these items owned by the policyholder as well as those in policyholder's care, custody and control.

Prototypes
For direct physical loss or damage as a result of a covered cause of loss to prototypes related to research and development operations.

Professional Fees
For reasonable costs incurred for auditors, architects, accountants and engineers for a covered loss.

Fruit Bin or Nut Bin

Damage to fruit bins or nut bins as a result of loss or damage caused by a covered peril.

Manufacturers

Offers liability coverage for a wide range of activities manufacturers encounter in their operations. Coverages include Blanket Wavier of Subrogation, Blanket Primary and Non-contributory, many types of Additional Insureds, a broadened definition of Bodily Injury and more.

Milk Contamination

Losses and expenses incurred due to loss of purity in policyholder's milk due to a foreign substance mixing or coming in contact with this milk.

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Endorsement coverage that goes beyond the expected.

Below is a list of the coverages included in the CC9900 Business Advantage Endorsement. Other coverages can be added.

Coverage	CP0010 Base Limits	CC9900 Increased Limits	Description	Add'l Increase Available
Accounts Receivable	None	$100,000	Extends coverage to BPP to apply to: a) sums that are due that you cannot collect from customers because of the loss; b) interest charge on a loan if used to offset those sums that cannot be collected pending payment of those sums; c) the collection cost that results from the loss which are above your normal collection costs; d) the reasonable cost to reconstruct your records of "accounts receivable", other than the cost to replace or restore electronic data or the information on valuable papers and records, following such loss or damage. *NOTE: Applies only while your records of "accounts receivable" are contained on the premises described in the Declarations except while the records are in actual use away from the premises or while they are: at a safe place away from designated premise; or being taken to and returned from that place because of imminent danger of loss or damage.*	Yes
Brands and Labels	None	Included in BPP Limit	Covers cost to stamp "salvage" onto merchandise or to remove brands and labels from covered property.	No
Consequential Loss to Stock	None	$100,000	Covers undamaged stock that cannot be used or made part of the finished products/stock due to covered loss.	Yes
Contract Penalties	None	$100,000	Covers penalties incurred by insured for failure to deliver product due to a covered loss.	Yes
Costs of Inventories and Appraisals	None	$50,000	Covers costs the insured incurs to collect and prepare data required to prove extent of loss.	Yes
Covered Property Territory	100 feet	1,000 feet	Extends coverage to within 1,000 feet of premises.	No
Debris Removal	$10,000	$25,000	Covers expenses to remove debris of covered property from covered loss incurred and reported within 180 days of loss.	Yes
Demolition Cost and Increased Cost of Construction	None	$250,000	Covers actual cost to demolish and clear the site of undamaged parts of the same building from a covered loss and the increased cost of construction to meet building codes and ordinances. Applies to RC buildings only.	Yes
Electronic Data	$2,500	$25,000	Aggregate limit providing coverage for the cost to replace or restore electronic data destroyed or corrupted by covered cause of loss.	Yes
Employee Dishonesty	None	$25,000	Covers loss or damage to "money", "securities", and "other property" resulting directly from "theft" committed by an "employee", whether identified or not, acting alone or in collusion with others.	Yes
Extra Expense	None	$25,000	Covers expenses that would not be incurred if not for loss, expenses to minimize suspension of business.	Yes
Fine Arts	None	$100,000	Covers fine arts owned by insured or in care, custody, or control of insured. The loss or damage must occur at listed premises and result from a covered cause of loss.	Yes
Fire Department Service Charge	$1,000	$25,000	Applies to fire department service charge when assumed by contract or agreement prior to loss or if required by local ordinance.	Yes
Forgery and Alteration	None	$25,000	Applies to loss resulting directly from written promise or order to pay "money" which is forged or altered.	Yes
Foundations and Other Underground Property	None	Included in Bldg Limit	Coverage for foundations of buildings, structures, machinery or boilers and other underground property.	No
Installment Sales Property	None	$50,000	Covers property sold under an installment contract and has single or dual interest. Single: Insured's interest only. Dual: Insured's interest and purchaser's interest.	Yes

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Coverage	CP0010 Base Limits	CC9900 Increased Limits	Description	Add'l Increase Available
Money and Securities On and Off Premises	None	$25,000/ $10,000	Covers up to $25,000 on premises or in bank, $10,000 off premises while in custody of messenger or armored vehicle.	Yes
Money Orders and Counterfeit Currency	None	$1,000	Covers loss resulting directly from having accepted in good faith, in exchange for merchandise, "money", or services: money orders not paid upon presentation or counterfeit currency acquired during course of regular business.	Yes
Newly Acquired or Constructed Property (Bldg)	$250,000	$1,000,000	Period of coverage increased from 30 to 180 days.	Yes
Newly Acquired or Constructed Property (BPP)	$100,000	$250,000	Period of coverage increased from 30 to 180 days.	Yes
Outdoor Trees, Shrubs or Plants	$250 tree/ $1,000	$1,000 tree/ $25,000	Applies to loss to trees, shrubs or plants caused by: fire, lightning, explosion, riot or civil commotion or aircraft.	Yes
Personal Effects and Property of Others	$2,500	$10,000	Applies to personal effects owned by insured, officers, partners, members, managers or employees. Also applies to personal property in care, custody or control of insured.	Yes
Pollutant Cleanup and Removal	$10,000	$50,000	Coverage for expense to extract "pollutants" from land or water at the described premises if "discharge, dispersal..." is result of covered cause of loss. Does not apply to cost to test for, monitor or assess existence, concentration or effects of "pollutants", but will apply to testing which is performed in the course of extracting "pollutants".	Yes
Preservation of Property	30 days	45 days	If required to move covered property to preserve, coverage for covered property while being moved or temporarily stored away from designated premises.	No
Property at Unnamed Locations	None	$100,000	Covers loss of BPP for covered cause of loss at location insured doesn't own, rent or occupy.	Yes
Property in Custody of Salespeople	None	$10,000	Covers BPP in custody of salesperson for covered cause of loss away from insured premises.	Yes
Property in Transit	None	$50,000	Covers loss due to specified perils to personal property at least 1000' from premises in owned or leased vehicle.	Yes
Property Off Premises	$10,000	$25,000	Covers covered property away from described premises if it is at a temporary location the insured doesn't own, rent, or occupy, in storage at a location the insured leases provided that the lease was executed after current policy term began, or at any fair, trade show or exhibition. This does not apply to property in or on a vehicle or in the care, custody or control of a salesperson.	Yes
Recharging Fire Extinguishing Equipment	None	$50,000	Must be used to control loss or fire - No deductible applies.	Yes
Rewards Payment	None	$10,000	Covers reward for information leading to arrest and conviction of person committing a theft crime that results in a loss of covered property.	Yes
Undamaged Building	None	Included in Bldg Limit	Covers cost to bring the undamaged portion of the building up to code when a covered loss damages the remainder of the building.	No
Utility Services–Direct Damage	None	Included in BPP Limit	Covers damage or loss to covered property due to an interruption in utility service.	No
Utility Services–Time Element	None	Included in BI Limit	Removes business income exclusion for loss caused by/resulting from damage or destruction of "finished stock" or time required to reproduce "finished stock".	No
Valuable Papers and Records (other than electronic data)	$2,500	$100,000	Covers cost to replace or restore lost information on valuable papers and records for which duplicates do not exist. Does not apply to valuable papers and records which exist as electronic data.	Yes
Water Damage	None	Included in Bldg Limit	Covers loss caused by water or steam from heating, air conditioning, plumbing or fire protection sprinkler or household appliance unless excluded elsewhere in the policy. Coverage for the damages, not to repair the cause of loss.	No

Nationwide
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Data security tailored to customers' needs.

Nationwide, together with Hartford Steam Boiler (HSB), offers data security insurance products that address several key data security exposures for commercial lines. The easiest way to differentiate our products is to recognize that each product insures unique data privacy exposures.

Identity Recovery

With Identity Recovery Coverage, we are insuring the identity of **key individuals** and providing victims of identity theft with case management support to help restore the victim's identity to pre-theft status.

Identity Recovery Coverage combines identity theft coverage with services that help identity fraud victims restore their credit history and identity records to pre-theft status. Coverage and service are provided for key owners of a commercial entity. This means, that while Identity Recovery Coverage is attached to a commercial lines policy, we are not insuring against the theft of the business identity itself, but rather the theft of identities of key individuals involved in the business.

CyberOne

With CyberOne Coverage, we are insuring a **commercial entity** for events that damage or degrade its data and systems. Furthermore, it will pay certain defense and liability costs for an insured's systems security failure, including the breach of third-party business information.

CyberOne Coverage protects businesses against damage to electronic data and computer systems from a virus or other computer attack. It also protects a business' liability to third parties that may have suffered damage due to security weaknesses in the business' computer system.

Data Compromise

With Data Compromise Coverage, we are insuring a **commercial entity** when there is a data breach, theft or unauthorized disclosure of personal information. The policy also helps the insured to be compliant with breach notification laws and requirements, and offers services to affected individuals such as credit monitoring. And finally, it will pay certain defense and liability costs for actions brought by affected individuals as a result of a breach of personal information.

Data Compromise Coverage is designed to help businesses notify and assist their customers and others following a breach of personal identifying information. Response Expense Coverage covers the cost of notifying customers, employees and others affected by the breach. Additionally, we provide coverage for specialized services such as credit monitoring and identity restoration that help businesses retain their customers' and employees' trust and goodwill following a breach. Defense and Liability Coverage responds to third-party actions brought against the insured by individuals affected by the breach.

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COVERAGE COMPARISON

For additional Cyber Security detail, search "Farm Cyber Security" on eLibrary.

Products	Data Compromise	CyberOne	Identity Recovery
Beneficiary	Commercial entity	Commercial entity	Key owners of a commercial entity
First-Party — Information Covered	Private financial and other information relating to individual people (employees and customers)	Business operational software, operating systems and electronic data	Identity of an individual person
First-Party — Trigger	Loss/theft/inadvertent release of personal information by way of: • Electronic theft (hacking) • Physical theft of electronic data • Physical theft of hard copy files • Procedural errors • Fraud	Damage or destruction of business operational data and software by way of a computer attack: • Hacking • Virus or other malicious code • Denial of service attack	Theft of a key owner's identity. Must be an individual's identity and not that of the commercial entity
Summary of First-Party Coverage Response	Forensic IT and legal consultation expenses, expenses related to notifying affected individuals and providing credit monitoring and other services to affected individuals and public relations expenses	Costs of recovering from the computer attack, including the recovery of data, the repair of systems, loss of business and public relations	• Identity restoration case management (does not erode the limit) • Expense reimbursement for criminal and civil legal fees, loan reapplications, credit reports, notary fees, long distance and mailing charges resulting from an identity theft, lost wages/child & eldercare expenses, mental health expenses and certain miscellaneous expenses
Third-Party — Trigger	Insured's receipt of a third-party suit or claim arising out of the first-party triggering event	Insured's receipt of a third-party suit or claim alleging that a failure of the insured's computer security allowed one of the following to occur: [1] • Breach of that third-party's business information • Transmission of malware to that third-party • Denial of service attack targeting that third-party	Identity Recovery Coverage does not have a third-party component
Summary of Third-Party Coverage Response	Costs of defense (within coverage limits), costs of settlement or judgment [1,2]	Costs of defense (within coverage limits), costs of settlement or judgment [1]	Identity Recovery Coverage does not have a third-party component

[1] Not available in New York
[2] Some states provide a separate limit for defense

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SPECIALTY AG INSURANCE

Nationwide®
is on your side

Expertise to help manage risk effectively.

When companies choose Nationwide® to protect their business, they get much more than just insurance. They get a team of experts working to help improve workplace safety, reduce risk and ultimately help increase profitability. We offer services and materials that directly relate to the unique needs of food processing businesses.

Food Safety

- Food/Feed Safety and Current Good Manufacturing Practices (CGMP)
- Quality assurance/quality control consultation

Food Safety Modernization Act

- Hazard analysis and risk-based preventive controls
- Produce safety
- Recall and traceability
- Sanitary transportation

Food Safety; Food Defense

- GAP analysis
- Self-inspection training
- Food safety incident consulting
- Food safety program and/or HACCP review
- Quality Management Systems review
- Prerequisite/preventive control review
- Sanitary design review
- Food defense plan review
- Food defense vulnerability assessment

Property Engineering

- Thermal imaging
- Business contingency planning
- Fire protection assessment
- Sprinkler system analysis
- Construction quality assurance (geotechnical guidance, structural design)

Risk Management Client Advisors

- Account-specific reports (premium and loss data)
- ERM framework (follows ISO 31000 standard)
- Benchmark studies (on specific coverages or markets)

Workers' Compensation

- Cost containment
- Return-to-work program
- Industrial hygiene
- Ergonomics (evaluations, program development)
- OSHA compliance
- Safety program design and implementation

Fleet Safety and Compliance Programs

- DOT compliance, policies, processes and procedures
- DOT audit review
- Fleet training
- Fleet consulting
- Power industrial truck training

Account Management

- New customer orientation and service-needs analysis
- Central point of contact
- Loss analysis consultation

Back to RISK MANAGEMENT SERVICES

SPECIALTY AG INSURANCE

Nationwide®
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Protection and coverages tailored for food processors and manufacturers.

Specialty Ag Overview

Back to GET STARTED

As a leading agribusiness insurer, we understand the unique risks and demands of food manufacturing and processing businesses. With our Specialty Ag program, we can deliver the right protection for your business with customizable coverage options and risk management resources.

WHY NATIONWIDE®

Financial strength

As one of the largest property and casualty carriers in the United States, Nationwide has proved to be a strong financial partner for our customers. As a Fortune 100 company, we hold an A+ rating from the A.M. Best Co. for sound financial and management practices.

FORTUNE 100 COMPANY[1]

RATED A+ financial stability by A.M. Best[2]

$200 BILLION in total assets[3]

Industry experience

Our commitment to agriculture and its industries began in 1909. With over a century of experience, we've learned a lot about protecting operations like yours by providing industry-leading products and services for food, fuel and agribusiness companies.

Coverages

In addition to standard property and casualty coverages, we offer specific coverages for the food processing and manufacturing industries to help protect the most complex operations. We know the food industry is always evolving, so we'll work with you to proactively help ensure that your operations are protected.

Back to Business Claims Service℠

Our goal is to get you back to business as quickly as possible following a loss. With 24-hour reporting and tools to review claims data, we make it easy for you to manage your information. Our adjusters also have experience with the unique needs of food operations to help you settle claims quickly and efficiently.

Risk management expertise

Nationwide has a team of skilled professionals to help you identify and reduce exposures that could impact your bottom line. With our selection of training, consulting services and online tools, you'll have a variety of programs that provide value at no additional cost.

Financial services

Nationwide financial products can provide significant value for you and your employees. From retirement planning to employee benefits, our teams of specialists can create the right solutions for your business.

Commitment to your business

What works for one business may not necessarily be the right choice for you. We'll work with you and your team to develop customized solutions to fit your unique coverage needs.

Contact us to learn more about how Nationwide can protect your business with our Specialty Ag program.

Nationwide® is on your side

[1] *Fortune, 2016*
[2] *A.M. Best, 2016*
[3] *Nationwide Enterprise Controller and Chief Accounting Officer, quarterly and annual SEC filings, 2016.*

Back to GET STARTED