



# Dairy Industry Program

*Broad coverage from cow to consumer.*

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Dairy companies are enjoying exciting times while facing new business challenges. Innovative product offerings and marketing strategies expand customer base, drive revenue growth and brand awareness in domestic and international markets. Challenges include increased risk exposures and associated increases in costs to protect the business.

The Dairy Industry Program is a low cost solution to assist growth, protect business investments, support product diversification and satisfy increased supply chain risk transfer requirements. Dairy companies of all sizes across the country benefit from the program's broad coverage, unique offerings and low cost.

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#### **The Dairy Industry Program offers:**

- Product contamination & product recall
- Worker's compensation, employer's liability
- General & product liability, umbrella
- Auto liability & physical damage
- Management liability, employment practices liability
- Property, equipment breakdown, cargo
- Warehouseman's legal liability
- Trade credit
- Surety bonds

#### **Coverage options include (partial list):**

- Criminal strict liability defense coverage
- Product recall costs for you and your customers
- Lost revenue costs for you and your customers
- Crisis consulting costs for you and your customers
- California proposition 65 coverage
- Private label advertising liability coverage

#### **Program benefits include:**

- Policies structured as either working insurance or as balance sheet protection
- Analysis of your operational, contractual and supply chain exposures
- Satisfaction of customer's insurance requirements of your company
- Lower prices to you based on our Coverholder status
- Expedited claims processing and payment
- Strategic partner network access to valuable additional services

**Berrian Insurance Group, a Leavitt Group affiliate with \$3 billion of written premiums, is pleased to offer an innovative insurance program designed for dairy producers, copackers, and distributors.**

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