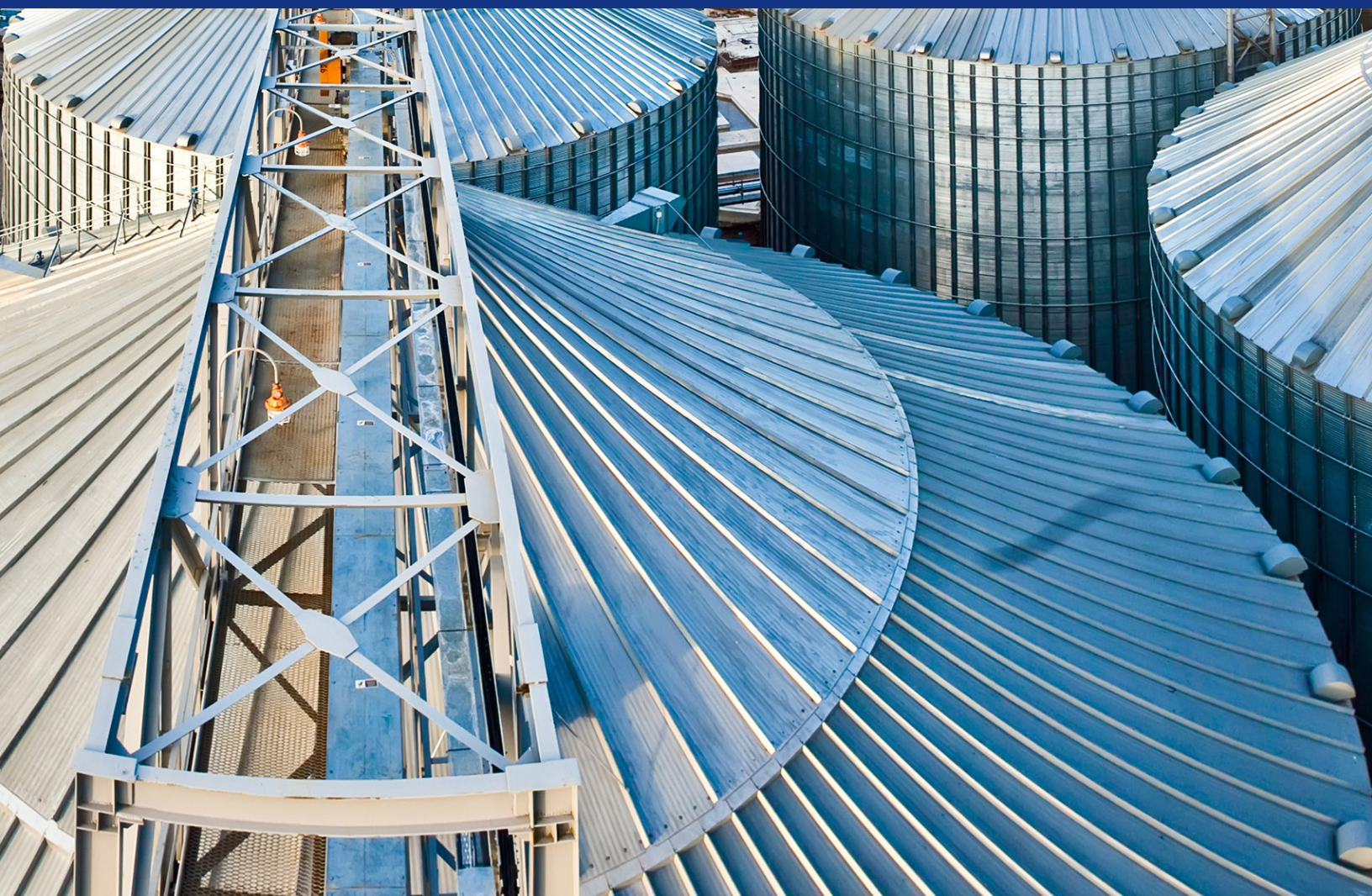


CHUBB®

Chubb Agribusiness

Commercial Ag



Chubb Agribusiness Commercial Ag

We offer a comprehensive suite of property and casualty solutions to meet the specialized needs of manufacturers, processors, and distributors of products for the agricultural industry.

We understand the unique risk exposures these businesses face because we've specialized in providing protection for the agricultural industry for more than a century.

We have the expert staff, superior coverage plans, and stellar customer service our customers can rely on to protect their buildings, business personal property and assets.



Target Markets*

Diversified Cooperatives – Grain, feed, seed, fertilizer. (Incidental Fuel & LP)

Feed Manufacturing – (livestock only)

Feed & Grain Dealers

Seed Merchants / Seed Dealers

Fertilizer Blenders / Distributors (no manufacturing)

Farm Supply Stores

Feed Yards

Grain & Flour Milling

Fruit & Vegetable Packing, Storing, & Distribution

Mushroom Growing & Processing

Nut Processing

Rice Milling

Financial Lines Including – EPLI, Pollution, Cyber, Product Withdrawal

**Please contact your Chubb Agribusiness Representative with questions concerning eligibility.*

Our Territory

All states with the exception of Alaska, Hawaii, Maine, New Hampshire and West Virginia.

Coverages

Our Agribusiness Solutions program offers Actual Cash Value or Replacement Cost protection for your buildings, business personal property and your assets.

- *Property - For Buildings, Personal Property, Computers, Mobile Equipment, Stock and Business Income. Our property form also includes many optional coverages.*
- *Equipment Breakdown*
- *General Liability - for Premises/ Operations and Products Liability*
- *Commercial Auto*
- *Workers Compensation**
- *Commercial Umbrella*
- *Employment Practices Liability Insurance**

**Not available in all states.*

Restricted Classes

- *Aquaculture – Fish Farms*
- *Light Food Processing*
- *Livestock Auction Barns*
- *Dairy*
- *Turf Farms – No Installation*
- *Cotton Gins (Casualty Only)*
- *Organic Fertilizer*

Prohibited Classes

- *Transportation / Haul for Hire*
- *Fuel Cooperatives – 100%*
- *Poultry (Eggs, Chickens, Turkeys, Ducks)*
- *Hog Confinement*
- *Slaughter*
- *Pet Food Manufacturing*
- *Thoroughbred Horse Feed Manufacturing*
- *Hay Processing*
- *Peanuts*
- *Biodiesel/Ethanol Plants*
- *Chemical Fertilizer Manufacturing*
- *Bin Erection / Ag Construction*
- *Implement / Equipment Dealers*
- *Farm Equipment Manufacturing*
- *Irrigation Repairs & Service*
- *Agribusiness Manufacturing / Construction*

Submission Guidelines

Send submissions to:
agribusiness@chubbagribusiness.com

Procedures:

Submissions should be received 45 – 60 days prior to policy expiration date.

Chubb Agribusiness will issue binders. Brokers do not have binding authority.

Certificates of Insurance (COI's)

- *Brokers should issue certificates and evidence of insurance.*
- *Certificates and evidence on renewal business should also be issued from your office.*
- *We do not accept copies of certificates.*

Broker of Record (BOR's)

- *In the event that multiple submissions are received for the same account, the first complete submission that was sent to agribusiness@chubbagribusiness.com will be honoured.*
- *A BOR will be accepted if it is received 30 days prior to expiration date.*
- *Incumbent brokers will be allotted a 10 day countermanding period.*
- *The BOR must be signed and dated by the customer within the time specified.*
- *Mid-term BOR's and servicing agreements are not permitted.*
- *All BOR activity should be initiated with your Territory Sales Manager.*

General Underwriting Guidelines

- \$25,000.00 Minimum Premium
- Coastal Guidelines
 - No Florida Property
 - 20 Miles – Georgia, North Carolina, South Carolina, and Virginia
 - 50 Miles – Alabama, Mississippi
 - East of Route 13 – Delaware and Maryland
 - 75 Miles – Louisiana and Texas

Lines of Business

Property

- AAIS Property Forms
- Specific Stock
- Monthly Reporting – deposit based on 12 month average
- Peak Season
- Loss settlement options for:
 - Buildings & BPP
 - ACV
 - RC
 - Functional Replacement Cost
- Min. Property Deductible - \$5000.00

General Liability

- ISO GL Forms
- No personal or farm liability
- Min. Occurrence Limit - \$500,000
- Max. Occurrence Limit - \$1,000,000
- Gen. aggregate limit - 2X occurrence limit
- Medical Expenses Limit - \$10,000

Automobile Liability

- ISO Auto Forms
- Min. CSL \$500,000
- Max. CSL \$1,000,000
- Physical Damage Minimum Deductibles
- Comprehensive - \$1000
- Collision - \$1000
- Incidental Long Haul (Over 200 Miles)
- Chubb Agribusiness Long Haul
Supplemental application will determine eligibility

Workers Compensation*

- Available if written with GL
- Experience MOD of 1.05 or less on new business
- We cannot provide United States Longshore and Harbor Workers Compensation Coverage.
- Excluded classes: Cotton Gins, Feed Lots, Mushroom Growers

*Not available in all states.

Submission Checklist

Umbrella Liability

- GL coverage must be written by Chubb
- Agribusiness to provide Umbrella coverage
- \$1mm to \$10mm available limits
- Minimum underlying limits:
 - GL \$1,000,000
 - Auto \$1,000,000
 - WC \$500,000/\$500,000/\$500,000
- Underlying carriers must have an AM Best's rating of B+ or better

Requirements:

- Complete acord applications for all lines of coverage requested
- Agribusiness supplemental underwriting applications – when applicable
- Statement of property values per building with year built, construction, square feet, and occupancy
- Current valued loss runs with minimum of 3 years (5 years preferred)
- Drivers list
- Workers comp experience mod worksheet
- Expiring premium and target premiums
- Prior stock reports for a period of 12 months – if value reporting applies
- Copy of auto safety and maintenance program
- Photos & Diagrams
- Financial statements
- Detailed Narrative
 - Description of operations
 - Reason for marketing

Narrative / Company Overview

Acord Applications:

- Commercial Application
- Property Application
- Equipment Floater
- EDP Application
- Crime Application
- GL Application
- EPLI Application
- Auto Application
- Drivers List
- Transportation Application
- Umbrella Application
- Work Comp Application
 - New Experience MOD

Int. Fuel Tax Assoc. Reports – 4 qtrs.

Supplemental Applications

Signed SOV:

- Year Built
- Construction
- Square Feet
- Occupancy

Current Valued Loss Runs:

- 5-year with premium preferred

Current Financial Statements

Color Photos – Diagrams

Expiring premium by line of business

Target premium by line of business

Send submissions to: agribusiness@chubbagribusiness.com

Enhanced Coverage Options

Enhanced Coverages

Commercial Auto Plus+

- Newly Acquired or Formed Entities
- Temporary Substitute Auto Physical Damage Coverage
- Blanket Additional Insured, Required by Contract
- Employees As Insureds, Non-owned Auto
- Employee Hired Auto
- Supplementary Payments - Increased Limit for Bail Bonds
- Supplementary Payments - Increased Limit for Loss of Earnings.
- Fellow Employee Coverage*
- Property of Others
- Personal Effects Coverage
- Auto Medical Payments Coverage - Increased Limits
- Expanded Towing Coverage
- Auto Loan or Lease Coverage*
- Rental Reimbursement Coverage
- Expanded Transportation Expense
- Expense You Incur to Recover a Stolen Auto
- Accidental Air bag Discharge Coverage
- Physical Damage - Two or More Deductibles
- Blanket Waiver of Subrogation
- Amended Duties in the Event of Accident, Claim, Suit or Loss
- Unintentional Failure to Disclose Hazards
- Amended Bodily Injury Definition
- Expected or Intended Injury
- Physical Damage Coverage - Increased Limit for Electronics
- Prejudgment Interest Coverage
- Limited Mexico Coverage
- Based upon the applicable underlying physical damage and liability premium, a minimum charge of \$500 and a maximum charge of \$5,000 is applicable

General Liability Plus+

- Bodily Injury Redefined*
- Co-Employee Liability Coverage*
- Damage to Premises Rented to You
- Expected or Intended Injury Exclusion - Revised
- Knowledge of Occurrence
- Liberalization Clause
- Medical Payments - Extended Incurred and Reporting Period
- Medical Payments - Increased Limit (\$20,000)
- Mobile Equipment Redefined
- Newly Acquired or Formed Organizations - Who Is an Insured
- Non-Owned Water craft - Increased Length
- Professional Health Care Services Supplementary Payments Increased Limits - Bail Bonds
- Supplementary Payments Increased Limits - Loss of Earnings
- Unintentional Errors and Omissions
- Unintentional Failure to Notify - Professional Health Care Services Maximum charge of \$500 is applicable

Property Plus+

- Cost of Preparing Proof of Loss - \$5,000
- Ingress / Egress Expenses - \$10,000
- Lock and Master Key Replacement - \$5,000
- Rewards - \$25,000
- Security Guard Charges - \$10,000
- Soft Costs Expenses - \$25,000
- Software Storage - \$50,000
- Windblown Debris - \$10,000
- Witness Expense Reimbursement - \$250 per day Premium charge of \$300 is applicable.

Total Ag

- Combines features of both Farm and Commercial Ag
- Separate Farm and Commercial Ag policies
- Dwellings and Personal Liability written on Farm. Remaining Property, Auto, Umbrella and Work Comp written on Commercial

* Not included in all states.



Specialty
Insurance
Solutions built
in with every
Commercial Ag
quote.



Built-In Product Withdrawal Coverage

Why Product Withdrawal?

Thousands of products are withdrawn or recalled in the United States every year. Today, product withdrawal campaigns occur more frequently and have become more costly than ever before. Brand and reputation management has never been more critical. To avoid potential disaster, organizations increasingly seek crisis management insurance products and services to mitigate such an event.

Chubb Agribusiness offers built-in Product Withdrawal coverage for those insureds that are in the business of growing, manufacturing and distributing consumable products. This innovative coverage is added to our package policy and provides product withdrawal expenses due to a Product Withdrawal initiated by the insured or a governmental authority. Coverage also includes third party withdrawal expenses that the insured is legally obligated to pay as a result of a Product Withdrawal.

Coverage Overview

- Provides first party withdrawal expenses due to a product withdrawal if the insured determines that a product withdrawal is necessary or a governmental authority has ordered a product withdrawal.
- Provides third party product withdrawal expenses that the insured is legally obligated to pay as damages because of a product withdrawal.
- Product Withdrawal is defined as a recall or withdrawal of the insured's product from the market due to a defect, or known or suspected tampering which has caused or is reasonably expected to cause bodily injury or physical injury to tangible property.
- Includes 24/7 access to a product withdrawal consultant on a pre and post-incident basis, allowing the insured to have a business partner who has the expertise in handling a product withdrawal crisis.
- Admitted Coverage in most states.
- Defense costs in addition to limit of liability.
- Limits of Liability up to \$300,000, \$10,000 for costs of regaining goodwill, market share, profit or redesign.

Built-In Pollution Liability Protection

Our built-in environmental liability coverage is offered with every Commercial Ag policy quote.

The Agriculture Premises Pollution Liability (PPL) coverage option provides commercial agricultural businesses and industries a broad range of pollution liability protection for certain gradual, as well as sudden and accidental, first-party and third-party environmental liabilities.

Chubb Agribusiness sets itself apart from the competition with our built-in premises pollution liability coverage option now available to policyholders through our Commercial AG Solutions program.

Agricultural related businesses often depend on the use of pesticides, chemicals, fertilizer and other hazardous materials as part of their day to day operations. Many commercial ag policies exclude coverage for liability arising out of pollution, leaving companies susceptible to catastrophic pollution losses.

Our premises pollution coverage helps ensure that our clients have the coverage they need to protect their business from the liability and financial loss that can result when a pollution condition occurs at a covered location.

Coverage Overview

- Provides third-party liability coverage and associated legal defense expenses for pollution conditions at or beyond the boundaries of a covered location, as well as clean-up of pollution conditions on or migrating from a covered location subject to a government action.
- Provides first-party clean-up as well as the third-party liability coverages, including Emergency Response Costs, on a claims-made and reported basis.

- Provides gradual coverage for the release or escape of pollutants that commence after policy inception or a retroactive date.
- Provides broader premises-based coverage than CGL pollution endorsements.
- Provides bodily injury and property damage caused by pollution conditions at a covered location.
- Provides remediation costs resulting from a government action arising out of a pollution condition.

Supplemental Coverage

Premises Pollution Coverage Emergency Response Costs:

- Arising from a pollution condition on, at or under a covered location.
- Commencing on or after policy inception or retroactive date, if any. Discovered and reported by the insured during the policy period.

Minimums & Limits

Limits of Liability Options

- \$250,000 - per claim / \$250,000 aggregate or
- \$500,000 per claim / \$500,000 aggregate
- Higher limits available, underwritten by Chubb Environmental Risk

Chubb has you covered 24/7 with ENVIRONMENTAL INCIDENT ALERTSM

ENVIRONMENTAL INCIDENT ALERTSM is a complimentary program developed to assist Chubb Environmental Risk clients find and dispatch qualified incident response contractors, monitor cleanup costs and mitigate potential liabilities associated with environmental releases.

Environmental releases can happen unexpectedly and at any moment. When these events occur companies are faced with the responsibility of clean-up and site remediation, not to mention the additional cost factors and regulatory implications that can be involved.

Program Services:

- Incident Reporting
- Contractor Referrals
- Response Coordination Assistance
- Incident Documentation
- Invoice Review
- Customized Alerts
- Contractor Registration
- Subject - Relevant E-Marketing communications

Key Highlights:

- 24/7 incident reporting via phone, web or mobile device.
- Access to a database of over 3,500 response contractors that clients can independently engage for services.
- Assistance with Federal/State/Local
- Regulatory reporting (through a Chubb vendor).
- Response coordination assistance (multilingual capabilities).
- Capability of establishing customized alerts via email and/or text message when the system is activated.
- Complete data package delivered electronically.
- Business Continuity - minimize disruption to the clients' business and focus on returning to normal operations.

Access:

- Chubb Environmental Risk clients can complete their enrollment online at <https://www.chubbeia.net/login.php>

Mobile Application:

The ENVIRONMENTAL INCIDENT ALERTSM application is available for iPhone, Android and certain Blackberry models.



Built-In Employment Practices Liability Insurance

In today's workplace, businesses must protect themselves from employment claims. Discrimination, sexual harassment and wrongful termination are just some of the charges that employees can file at any time with potentially devastating financial consequences to the business. Yet, it can be difficult for small-to-medium sized employers to find affordable insurance protection, leaving them exposed to lawsuits that can be costly to defend, even when the allegations are found to be groundless.

Chubb Agribusiness offers \$100,000 of built-in Employment Practices Liability (EPL) coverage with every Commercial Ag quote* to help protect your clients against employment-related claims.

Coverage

Covers loss arising out of the insureds actual or alleged;

- *Wrongful dismissal, discharge or termination.*
- *Harassment, including sexual harassment and hostile work environment.*
- *Discrimination based upon age, gender, race, color, national origin, religion, sexual orientation or preference, pregnancy or disability.*
- *Retaliation.*
- *Employment-related misrepresentations*
- *Employment-related libel, slander, humiliation, mental anguish, infliction of emotional distress, defamation or invasion of privacy.*
- *Wrongful failure to employ or promote deprivation of career opportunity, wrongful demotion or wrongful discipline.*
- *Failure to provide or enforce adequate or consistent corporate employment practices procedures.*

Benefits

- *Policy is designed for companies with 50 employees or less.*
- *Coverage is available for employers with 50+ employees on a monoline or package basis through Chubb's ForeFront 3.0 program.*
- *Higher limits available.*
- *Toll free 800 number for consultation with employment practices (EPL) experts from a nationally recognized employment practices law firm.*

* Where applicable. Not available in all states.

In today's privacy conscious world, any company can be affected by a breach of sensitive customer or employee information. The loss of a single laptop can turn into a public relations disaster destroying not only a corporate brand but also the balance sheet.

Built-In Information Security Protection (Cyber)

Because we recognize that every business is exposed to the risk of cyber threats in today's world, Chubb Agribusiness offers built-in Information Security Protection (Cyber) coverage with every Commercial Ag policy quote.

This innovative coverage option offers protection from privacy liability arising out of lost computer equipment, network security breaches and human errors. It even covers companies from mistakes made by outside service providers.

Our built-in Information Security Protection (Cyber) coverage option is an example of the kind of protection and level of service that sets Chubb apart from the competition.

Why Cyber Security Protection?

As the number of highly publicized cyber attacks has increased in recent years, the demand for cyber security insurance has escalated rapidly. Businesses of all sizes and across every industry are threatened by an evolving array of privacy exposures and other network risks.

Are Ag-Related Businesses at Risk?

Yes, any company that manages sensitive customer or employee information, third party corporate information, has a computer network or a website is susceptible to a security breach.

Coverage Overview

- **Security Breach Loss** - Covers loss that your client is legally obligated to pay, including defense expenses arising out of the acquisition by an unauthorized party of personal information held by your client in their computer system or in a non-electronic format. – Limits of Liability: \$100,000/ \$250,000
- **Replacement or Restoration of Electronic Data** – Covers costs to replace or restore electronic data incurred by your client after an incident of computer virus, malicious code or a denial of service attack. – Limits of Liability: \$10,000

- **Business Income and Extra Expense** – Covers the actual loss of your client's business income and/or extra expense directly resulting from an incident of computer virus, malicious code or a denial of service attack. – Limits of Liability: \$10,000
- **Security Breach Expense** – Covers expenses incurred by your client upon a security breach to investigate the cause, scope and extent of the breach and to provide services for parties affected by the breach such as post event credit monitoring costs. – Limits of Liability: \$10,000
- **Public Relations Expense** – Covers the fees and costs of a public relations firm to protect and restore your clients reputation resulting from a security breach or an incident of computer virus, malicious code or a denial of service attack. – Limits of Liability: \$10,000
- **Extortion Threats** – Covers the extortion expenses and ransom payments incurred by your client due to a threat to introduce a computer virus, malicious code or a denial of service attack; divulge proprietary or personal information or gain unauthorized access to your client's computer system. – Limits of Liability: \$10,000

Benefits

- Policy is designed for companies of all sizes.
- Privacy coverage includes customer and employee information, personal information in any format, and network, as well as non-network security breaches
- Data breach expenses include voluntary notification and expenses to comply with the consumer notification provisions of the applicable jurisdiction that most favours coverage
- Definition of damages includes regulatory fines where permitted by law, a consumer redress fund, and punitive and exemplary damages (most favourable jurisdiction language)
- Higher limit available through Chubb Cyber Division
- Access to Chubb's Data Breach Team

Chubb Agribusiness Claims

A quick
response when
you need it most

45

Minutes - Average time for a claim assignment after receipt of First Notice of Loss

8

Hours - Average time for live contact with an insured and any claimants

Immediate

Notification of claim acknowledgment

Claims

Dedicated Team of Experts

At Chubb Agribusiness, our team of claims professionals have an average minimum of 20 years of experience, not just in claims specifically but in agricultural claims.

In fact, they handle agribusiness claims exclusively, giving them the experience and expertise to successfully resolve the diverse claims seen in the agribusiness industry.

We will always put your client's interest first. On first party property claims, our claims professionals in-depth knowledge of the policy contract will ensure that they find coverage for the loss, if it exists under the policy. On the third party liability side, we will conduct a thorough and detailed investigation and evaluation of damages, and bring the claim to a successful resolution to protect the interests of your client.

At each step in the process, your client can operate their business, secure in the knowledge that their policy with Chubb Agribusiness and the claims team will protect them if something goes wrong.

Quick Responsive Service

When a First Notice of Loss is submitted, a client's claim is assigned on average within 45 minutes. Once assigned to an adjuster, we strive for live contact with the insured and any claimants within 8 business hours. Agents and their clients will receive an immediate system generated claim acknowledgment containing the claim number and the adjuster's contact information.

Network of Vendors and Specialists

We work in collaboration with independent experts and consultants with a broad range of expertise to investigate claims:

- *Structural, mechanical and electrical engineers*
- *Millwrights*
- *Agronomists, agricultural chemists and certified crop adjusters*
- *Forensic accountants*
- *Accident reconstruction experts*
- *Veterinarians and other livestock consultants*
- *Agricultural Specialty Attorneys*

Simple and convenient claim reporting options:

Email:

claims@chubbagribusiness.com

Fax:

800 334-4009

Phone:

800 585-9624 Option 2 during regular business hours Option 9 for 24/7/365 service





We can help reduce the likelihood of a loss by providing customized recommendations to protect your clients agribusiness operation.

Loss Control Services

We firmly believe that prevention is the best way to avoid a claim. Every day, your clients' business and their employees are exposed to a multitude of risks. Although we can't control Mother Nature or acts of God, we can advise on ways to protect employees, reduce property damage, control costs and minimize business interruption.

Our Loss Control Services can help our insureds identify risk, improve safety and minimize loss expenses.

Beginning with a thorough understanding of their business environment and working closely with our underwriters, our experienced team of loss control specialists will partner with your client to design a risk management program specifically for their business that can prevent and control risk, improve safety and increase profitability by providing a variety of training, tools and resources.

- *Services*
- *Inspections*
- *Safety Presentations*
- *Loss Trend Analysis*
- *Pre-construction advice*
- *Assistance with Loss Prevention programs*

Online Training Resources

The Chubb Agribusiness Online Training Center offers commercial agribusiness policyholders an array of safety and human resources training courses at no cost.

We understand how important access to current information and training is. This valuable resource can aid in developing solutions to control hazards, train employees and meet responsibilities imposed by federal and state regulations.

Our Safety Library* contains training and testing modules for many of the common duties performed by agribusiness employees. The modules provide quality instruction and furnish employers with immediate feedback and track progress on employee understanding of essential safety tools needed to accomplish their duties.

- *Accident Investigation*
- *Disaster Planning*
- *Electrical Safety*
- *Eye Protection*
- *Fire Prevention*
- *Fall Protection Forklift Safety*
- *Hazardous Materials Transport*
- *Lockout-Tagout*
- *Machine Guarding*
- *Mold Hazards and Prevention*
- *Respiratory Protection*
- *Safety Orientation*

Our Human Resources* library includes a wide array of modules to assist management in the execution of Human Resource functions such as:

- *Basic First Aid for Medical Emergencies*
- *Conflict Resolution*
- *Disaster Planning*
- *Essential HR*
- *Grounds for Termination*
- *Hiring Legally*
- *Preventing Workplace Violence*
- *Record Keeping and Notice Requirements*
- *Stress Management*
- *Worker's Compensation*

*Lists not inclusive. Some courses available in Spanish. Contact a Chubb Agribusiness Loss Control representative for more information.

We are Committed to Your Success! We are proud to provide digital solutions that allow your agency or brokerage to service your clients better, faster, and more efficiently.



How to Contact Us

General Inquiries:

Toll Free: 800.233.8347

Reporting a Commercial Claim:

Toll Free: 800.585-9624

Fax: 800.334.4009

Claims inquiry:

Toll Free: 800.233.8347, Ext. 7016

Billing Inquiry:

Toll Free: 800.233.8347, Ext. 7041

Help Desk:

Toll Free: 800.585.9624 , Option 5

Underwriting Department:

Toll Free: 800.233.8347, Ext. 7042

About Chubb

Chubb is the world's largest publicly traded property and casualty insurance company. With operations in 54 countries and territories, Chubb provides commercial and personal property and casualty insurance, personal accident and supplemental health insurance, reinsurance and life insurance to a diverse group of clients. As an underwriting company, we assess, assume and manage risk with insight and discipline. We service and pay our claims fairly and promptly. The company is also defined by its extensive product and service offerings, broad distribution capabilities, exceptional financial strength and local operations globally. Parent company Chubb Limited is listed on the New York Stock Exchange (NYSE: CB) and is a component of the S&P 500 index. Chubb maintains executive offices in Zurich, New York, London, Paris and other locations, and employs approximately 40,000 people worldwide. Additional information can be found at: www.chubb.com.

Our Locations

California

11171 Sun Center Drive
Unit 180
Rancho Cordova, CA 95670
916.858.8002

Indiana

One American Square
Suite 2600
Indianapolis, IN 46282
866.464.1015

Iowa

9200 Northpark Drive
Suite 250
Johnston, IA 50131
800.585.9624

Pennsylvania

72 N. Franklin Street
PO Box P
Wilkes-Barre, PA 18773
800.233.8347

Chubb. Insured.SM

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Chubb is the marketing name used to refer to subsidiaries of Chubb Limited providing insurance and related services. For a list of these subsidiaries, please visit our website at chubb.com. Insurance provided by ACE American Insurance Company and its U.S.-based Chubb underwriting company affiliates. The information and/or data provided herein is for informational purposes only. All products may not be available in all states. This communication contains product summaries only. Coverage is subject to the language of the policies as actually issued.