

FARMS HAVE CHANGED. SO HAVE THE RISKS. BE SURE YOU'RE PROTECTED.

Common Risks Covered*

- Mechanical breakdown
- Electrical short circuit
- Pressure vessel bulging, cracking, and collapse
- Business computer breakdown and data restoration
- Utility service interruption

*For a complete description of coverage, refer to the actual policy. Mobile equipment is not included in this coverage.



Trust in Tomorrow.® Contact your agent today.



AUTO | HOME | FARM | BUSINESS

FARM EQUIPMENT BREAKDOWN

| FARM |

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BREAKDOWN COVERAGE

TO MAXIMIZE OUTPUT AND MINIMIZE WASTE AND DOWNTIME, YOU DEPEND ON HIGH-TECH EQUIPMENT, WHICH COULD BE PRONE TO BREAKDOWN. OLDER EQUIPMENT PUSHED TO THE LIMIT IS ALSO VULNERABLE. NOW, YOUR FARMOWNERS POLICY INCLUDES COVERAGE THAT PROTECTS YOUR EQUIPMENT AND THE EXPOSURES OF BOTH THE FARM OPERATIONS AND THE FARM DWELLING.

New technology adds to equipment risks. Global competition has farmers working smarter as well as harder. Computers are tools found on virtually every farm, indispensable for recording, storing, and analyzing satellite images and providing current data on crops, soil, weather, and other conditions. Innovations such as GPS can bring new exposures, yet most farm policies exclude equipment breakdown risks.

FILL THE GAP

Affordable equipment breakdown coverage can pay for equipment repair or replacement, lost business income, perishable goods, and related expenses. Equipment breakdown coverage is essential as farmers take advantage of emerging technology.

Covered Equipment

- Electrical distribution systems
- Boilers and pressure vessels
- Heating and cooling systems
- Refrigeration systems
- Business computers
- Deep well pumps and motors
- Emergency generators
- Grain dryers
- Milking machines
- Ventilation fans
- Bulk milk storage tanks
- Mechanized feed-, waste-, and egg-handling equipment
- GPS units
- Heating, air conditioning, hot water heaters, and major appliances
- Center pivot irrigation equipment