

Farmowners Equipment Breakdown



Life on a farm revolves around equipment that needs to work under difficult conditions. Farms can be hot, wet, dusty and dirty places and those conditions can create breakdown risks. It's not just natural elements that farmers have to worry about, either. There are electrical current disruptions. There are hazards in moving equipment around and in setting it back up. And more.

The potential for breakdown is everywhere, and the consequences are more significant than ever. Farmowners depend on their technology to improve yields and efficiency, and generate more income. A breakdown can erase those gains, and repairing or replacing failed equipment can be costly. Farmers work hard and making a living isn't easy. No farmer should be without protection for his or her equipment.

Designed for farm-specific risks

Farm Equipment and Machinery Breakdown insurance is a low-cost program designed to protect both farm equipment as well as home systems. It equips the modern farm with innovative protections for today's fully functioning farm operations. Coverage extends to most stationary mechanical and electrical systems, as well as semi-portable systems such as augurs, generators and pumps.

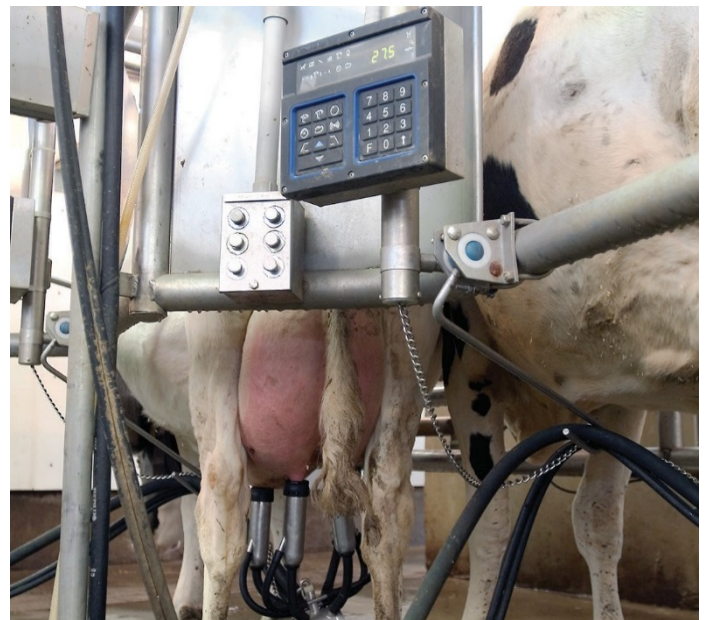
Other farm-specific breakdown coverages include:

- Energy production and generation
- Pivots and irrigation
- Refrigeration and humidity control systems
- GPS

New protections for microelectronics and other risks

This protection also includes Electronic Circuitry Impairment coverage, which covers a breakdown to the microelectronics components that control much of the equipment used in modern agriculture. In addition, protects crops damaged in the course of repairing equipment in the field.

Note: Vehicles and farm implements are excluded from Farm Equipment and Machinery Breakdown insurance.



Coverage Highlights continued on next page

Farm Residence Coverage:	Home Systems Protection (see HSP Coverage Details)
Farm Operation Limit:	Follows property limit, maximum \$5 million.
Coverage:	<p>Direct physical damage to Covered Property that is the direct result of a farm equipment breakdown. Farm equipment breakdown means a farm accident or electronic circuitry impairment.</p> <p>Farm accident means a fortuitous event that causes direct physical damage to covered farm equipment. The event must be one of the following:</p> <ul style="list-style-type: none"> • Mechanical breakdown, including rupture or bursting caused by centrifugal force; • Artificially generated electrical current, including electric arcing, that disturbs electrical devices, appliances or wires; • Explosion of steam boilers, steam pipes, steam engines or steam turbines owned or leased by you, or operated under your control; • Loss or damage to steam boilers, steam pipes, steam engines or steam turbines caused by or resulting from any condition or event inside such equipment; or • Loss or damage to hot water boilers or other water heating equipment caused by or resulting from any condition or event inside such boilers or equipment. <p>Electronic circuitry impairment means a fortuitous event involving electronic circuitry within covered farm equipment that causes the covered farm equipment to suddenly lose its ability to function.</p>
Covered Equipment:	<p>Covered farm equipment means, unless otherwise specified in a schedule, covered property under coverage e – scheduled farm personal property, coverage f – unscheduled farm personal property or coverage g – barns, outbuildings and other farm structures:</p> <ul style="list-style-type: none"> • That generates, transmits or utilizes energy; or which, during normal usage, operates under vacuum or pressure, other than the weight of its contents.
Disruption of Farming Operations:	Follows property limit up to \$25,000 (\$100,000 dairy & confinement risks)
Spoilage:	\$25,000 (\$100,000 dairy & confinement risk)
Other Sublimated Coverages	Data restoration, hazardous substances, expediting expense @\$25,000 (\$100,000 dairy & confinement risks)
Service Interruption:	Provided @ income loss & expense, spoilage, or EE limit – 24 hour waiting period applies
Contract Growers:	Loss of Income limit extended to a contract loss due to death or necessary destruction of non-owned “livestock” or “poultry” due to an accident
Vehicles:	Excluded (definition includes farm implements & farm implement external electronics) exception is a vehicle-mounted global positioning system (GPS)
Conditions, Exclusions and Limitations:	Please refer to policy form
Deductible:	Follows farm policy deductible, \$500 minimum (\$1,000 minimum dairy & confinement risks)