

# EQUIPMENT BREAKDOWN

COVERAGE FOR FARMS & AGRIBUSINESSES



No matter the farm size, equipment exposed to harsh conditions is at risk of breaking down. That's why Farmers Mutual Hail offers Equipment Breakdown coverage for farms and agribusinesses.

When combined with other home or farm coverage, Equipment Breakdown coverage ensures there's not a gap in your protection. FMH offers unique protection by including Expediting Expense, Service Interruption, Livestock and Poultry coverage as well as Data Restoration coverage.

## Mechanical and Electrical Risk

- > Does your operation use water heaters or other pressurized vessels? Water heaters can rupture and cause significant damage, while air compressors and electrical generators can suffer mechanical or electrical breakdowns.
- > When it comes to electrical systems, circuit breaker panels, boards, electrical distribution systems and transformers can fail. Other mechanical equipment like air handling and air conditioning systems as well as pumps, gearboxes, machine shop tools or welders are also at risk.
- > Production equipment may have expensive robotics or computer controls, such as milking machines/milking parlors, feed mixers, dryers, and elevators that can malfunction too.

## On-Farm Technology

- > Many producers rely on precision farming to keep their operation running efficiently and profitably. Equipment Breakdown extends coverage to these vital components that measure or document the information you need.

## Typical Losses

### Example 1:

The GPS unit on the tractor overheated and shorted. Due to lack of parts availability, the GPS system required replacement.

**Property Damage: \$8,725**

### Example 2:

The 300hp irrigation pump seized due to low water conditions. Repair parts were obtained and shipped overnight.

**Property Damage: \$15,025**

**Expediting Expense: \$1,200**

**Your farming operation has many facets that require specialized insurance policies. Secure Equipment Breakdown coverage to ensure that there is no gap in your protection.**

## Covered Exposures

- Computers and Printers
- Emergency Generators
- Transformers
- Switchgear
- Telecommunications Equipment
- Compressors
- Pumps
- Process Machinery
- Refrigeration Units
- Air Conditioning Units
- Boilers
- Compressed Air Storage Tanks
- Heat Exchangers
- Water Heaters

## Loss Prevention Tip

Develop an equipment maintenance program to prevent premature failure from exposure to weather, humidity, water, and other harmful conditions.

**Contact your Farmers Mutual Hail agent to learn more!**