

THE RISKIEST PART OF FARMING IS UNDERESTIMATING THE RISKS.

Introducing Farmowners Equipment Breakdown Coverage.

FARMS HAVE CHANGED, SO HAVE THE RISKS.

Farming is an equipment-intensive business. Nowadays, equipment is more indispensable than ever to farms. But as farming has changed so have equipment risks:

- With the pressure for greater output and efficiency, farmers work equipment harder and longer.
- New demands stretch mechanical equipment to maximum capacity.
- Computers and computer-controlled equipment is increasingly common on all types of farms.
- Sensitive hi-tech circuitry is fragile and prone to risks such as power surges.

THE COVERAGE GAP.

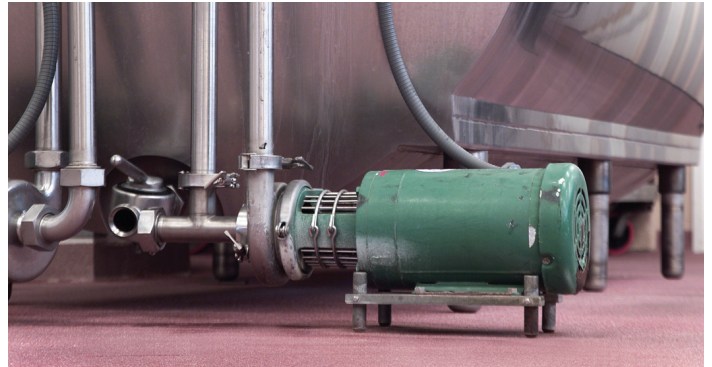
Sure, you have property insurance. But did you know that standard property insurance doesn't cover equipment breakdown? That's right.

Most farms have zero insurance protection when equipment breaks down. That's a coverage gap which can cost thousands, especially when the breakdown interrupts the business of the farm, resulting in lost farm income.

EQUIPMENT NEEDS SPECIAL INSURANCE.

Farmowners Equipment Breakdown insurance was specially designed to pay for repair or replacement of equipment due to breakdowns caused by risks such as:

- Mechanical breakdown
- Centrifugal force
- Electrical arcing
- Short circuits and power surges
- Boiler breakdowns



That's not all. This insurance can also cover other financial losses that result from equipment breakdown. That includes lost farm income as well as extra expenses incurred to keep farm operations running, such as renting spare equipment during the period of repair or replacement.

COVERED EQUIPMENT.

Farmowners Equipment Breakdown insurance covers a wide range of machinery, equipment and technology, including:

- Deep well pumps
- Electrical generators
- Farm refrigeration units
- Boilers and pasteurization equipment
- Heating, ventilation and cooling systems
- Hot water heaters
- Electrical distribution systems
- Computer-controlled equipment
- Stationary farm machinery, engines and motors

We also cover equipment permanently installed in the farm residence. This includes furnaces, boilers, central air conditioning, back-up generators and electrical power panels.



DON'T UNDERESTIMATE THE RISK.

As a farmer, you're self-sufficient and handy. And there are probably a lot of equipment-related problems you fix yourself. But equipment breakdowns, especially with modern farm equipment, can be significant. Wouldn't you rather have someone else foot the bill for losses such as these that happened at other farms?

- A broken 3-inch pipe dropped a deep well pump to the bottom of the well.
Total paid loss: \$42,000
- Broken piston rod caused a compressor breakdown and refrigerant loss.
Total paid loss: \$14,548
- Overloading of a grain elevator caused a crack in the main gearbox.
Total paid loss: \$15,452
- Transformer shorted out by a power surge. A rental generator was needed while the replacement was on order.
Total paid loss: \$78,234
- Computer circuit board breakdown caused controls for automatic dispensing pumps to fail and release more than 483,000 lbs. of liquid cattle feed.
Total paid loss: \$31,506



KEY EQUIPMENT. KEY COVERAGE.

With our new Farmowners Equipment Breakdown coverage, there's no reason to risk serious loss. Learn more about coverage for the equipment you count on. Ask your representative for a free, no-obligation quote.

