

Covered Equipment

- Electrical distribution systems
- Boilers and pressure vessels
- Heating, cooling systems
- Refrigeration systems
- Business computers
- Deep well pumps and motors
- Center pivot irrigation equipment
- 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 heater, and major household appliances within the farm dwelling

For more information about farm equipment breakdown coverage, or to add this coverage to your policy, please contact your local agent.

GRINNELL MUTUAL
REINSURANCE SINCE 1909

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FARM EQUIPMENT BREAKDOWN *Coverage*



**Farms have changed.
So have the risks.**
Be sure you're protected.

FARM MUTUAL
Insurance

A Policy of Working Together[®]

New kinds of risks, new kinds of protection

To maximize output and minimize waste and downtime, you depend on expensive equipment. Today's equipment, with the latest high-tech components, may be prone to breakdown. Older equipment pushed to the limit is also vulnerable.

Now, your farm owners 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 to record, store and analyze satellite images and to provide 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.

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.

Visit grinnellmutual.com to learn how to better protect yourself and your family or contact your local farm mutual insurance company.

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This brochure provides a basic description of this product. These summarized coverage descriptions are intended for reference and do not include policy conditions, exclusions or limitations. For a complete description of the policy features, consult your Grinnell Mutual agent.

