

Here are some actual farm dwelling claims that would be covered for equipment breakdown under FU's Farm Equipment Breakdown coverage.

- In the depths of a particularly cold winter, the furnace broke down. A weekend rush job to replace and restore the furnace system to normal operating condition resulted in unanticipated expenses to the homeowner. The family had to spend the night in a hotel.

Property Claim: \$2,305
Loss of Use: \$250
Total Paid Loss: \$2,555

- Dust accumulation in a main electrical panel assembly led to an electrical arcing incident that fused much of the home's central wiring, leaving the house without power. Emergency service from a licensed electrician entailed removing the old panel box and breakers, locating suitable replacements, and installing the new equipment.

Total Paid Loss: \$1,700

- Metal fatigue led to damage in the refrigerant line of an air conditioning unit cooling the home. The repair contractor replaced the line and coils.

Total Paid Loss: \$2,800

- The intrusion of sand into a deep well pump serving a rural home caused the impeller to fracture. Repairs required excavation and removal of all well piping to replace the pump.

Total Paid Loss: \$2,800

Necessary Equipment. Necessary Coverage.

With our new, low cost Equipment Breakdown coverage, there's no reason to risk a serious loss like one of those above.

Learn more about coverage for the equipment you count on from your local Farmers Union Insurance agent.

This brochure is informational only and is neither an offer to insure nor a contract of insurance. Please note that only the policy contains the actual coverages, definitions, deductibles, limits, conditions, limitations, exclusions and other provisions. BR-283 (03/08)



**FARMERS
UNION
INSURANCE**

Building Stronger Communities™

Equipment Breakdown



Coverage for Farmowners



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UNION
INSURANCE**

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Equipment Breakdown

New Technology. New Risks.

Constant demand for greater productivity and efficiency is a 21st century farm and ranch reality. Reliance on technology-driven equipment has never been greater. But that equipment can come to a halt in an instant. All it takes is a vibration, short circuit or power surge – the leading causes of equipment breakdown.

Farming has changed, and so have equipment exposures:

- Computer-controlled equipment is common on all types of farms and ranches.
- Information technology plays an important role in production.
- Sensitive hi-tech circuitry is fragile and prone to breakdown.
- New demands stretch mechanical equipment to maximum capacity.

High Tech. High Costs.

Since it's more sophisticated and sensitive, today's farm and ranch equipment is more difficult and more expensive to repair. Once damaged, most hi-tech equipment must be replaced. A breakdown can easily cost thousands and be compounded by lost income. But most farmowners policies exclude equipment breakdown coverage.

Affordable Equipment Breakdown Coverage Available!

FUI is able to offer affordable Equipment Breakdown coverage, built into our Farmowners policy. We were one of the first companies to offer Farm Equipment Breakdown coverage for both your home and your farm.

Covered Equipment Includes:

- Boilers, pressure vessels, water heaters
- Electrical distribution systems
- Pumps
- Heating and cooling systems
- Refrigeration
- Computer equipment
- Production equipment
- Engines and motors



Covered Risks Include:

- Mechanical breakdown
- Electrical short circuit
- Centrifugal force
- Boiler overheating, cracking and bulging
- Pressure vessel bulging, cracking, collapse

Coverage for Key Farm Dwelling Equipment

All farmowners count on equipment in their homes for comfort and services. Here are some of the types of equipment in your dwelling covered by FUI's Farm Equipment Breakdown coverage:

- Central air conditioning
- Ventilation systems and fans
- Boilers and water heaters
- Furnaces, heat pumps, heaters, solar heaters
- Deep well pumps
- Back-up generators

- Built-in appliances
- Chair lifts and elevators
- Electrical power panels
- Various types of motors and mechanical devices
- Pool equipment
- Central vacuum systems

Real Risks. Real Protection.

Large or small, from dairy farms and cattle ranches to grain farms and fruit orchards, the risk – and cost – of equipment breakdown and downtime are real. Just look at these actual claims that would have been covered under FUI's Farm Equipment Breakdown coverage:

- Circuit board failure leads to a liquid cattle feed leak. Total Loss: \$31,506
- Power surge shorts a farmer's co-op utility transformer. Total Loss: \$78,234
- Grain handling equipment overload causes main gearbox crack. Total Loss: \$15,452
- Compressor breakdown leads to the release of 825 lbs. of refrigerant. Total Loss: \$14,548
- Mushroom farm boiler overheats, results in major repairs. Total Loss: \$18,768
- Three-inch tube failure drops pump 600' to well bottom. Total Loss: \$41,000

