



# Equipment Breakdown Coverage with Precision Ag

With growing pressure to increase efficiency and output, most farmers depend on costly equipment and sophisticated technology.

Your farm policy with us includes protection for the most frequent causes of equipment breakdown. It's easy and affordable for you to safeguard these valuable components.

## Coverage features

Security for your critical farm equipment and technology, including:

- Boilers and pressure vessels
- Bulk milk storage tanks
- Business computers
- Center pivot irrigation equipment
- Critical home equipment
- Deep well pumps and motors
- Electrical distribution systems
- Emergency generators
- Grain dryers
- Heating and cooling systems
- Mechanized feed and waste handling equipment
- Milking machines
- Refrigeration systems
- Ventilation fans

## Other included coverages

- Computers in Dwelling
- Data Restoration
- Farm Dwelling Equipment Breakdown coverage
- Future Loss Avoidance
- Green
- Hazardous Substances
- Off Premises Equipment Breakdown
- Renewable Energy
- Resultant Loss from a Cyber Event
- Service Interruption
- Spoilage and Consequential Damage

## Protection against the most common risks

- Breakdown of business computers and data restoration
- Electrical short circuit
- Mechanical breakdown
- Pressure vessel bulging and cracking
- Utility service interruption

## Electronics in the cab

- The cab is the command center for farm implements, and the microelectronics in the cab are integral to its operation
- It only takes a modest accumulation of dust or chaff to cause a short-circuit or render a sensor and activator inoperable
- When electronics go down, the impact on the workday can be significant
- Examples of electronics in a cab include drive and control units, sensors, precision monitors and cameras, GPS equipment, hydraulic controls, wiring harness assemblies and connectors, engine control, and transmission control units

## Farm implements

- Farm Equipment Breakdown with Precision Ag includes coverage for mobile farm implements that are pulled by farm machinery, such as tractors, and the precision electronics that control them
- Coverage for mobile farm implements and the electronics for precision farming is crucial
- This coverage addresses not only the physical breakdown of farm implements, but also the invisible-to-the-eye microelectronics damage within their controls
- Covered mobile farm implements include seeders, tillers, sprayers, balers, and spreaders and their controlling electronics

*Coverages may not be available in all states. Coverages described are subject to all the terms and conditions of the policy, including deductibles, exclusions, and limits of liability. Not all agents are authorized to write all types of insurance. Policies may be underwritten by SECURA Insurance Company or SECURA Supreme Insurance Company, affiliated companies referred to collectively as SECURA Insurance Companies. Please read the policy carefully. Coverage and associated services reinsured under an arrangement with The Hartford Steam Boiler Inspection and Insurance Company.*

Protection designed for you.



# Equipment Breakdown Coverage with Precision Ag

## Real-life examples of equipment breakdown claims

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- Due to downed power lines, a surge caused several components of a computer burned out. The computer is used in the farming process. Damaged parts needed replacement.
- During the power outage, a farm's emergency generator was called into service. After several hours of operation, the generator unexpectedly shut down. The generator was found with a hole in the side of its drive engine block. An apparent loss of lubrication oil caused internal damage and a piston broke apart, harming the engine block. A replacement engine was needed.
- A switch on an automatic animal feeding system broke, causing the entire system to crash onto the barn floor.

*Any claim example is for educational and informational purposes only. The information in this document will not be used to determine the coverage of an actual claim presented. All claims are adjusted based on the relevant facts, conditions, and coverages at the time of loss. For specific terms and conditions, please refer to your coverage form. Coverage is also subject to applicable deductibles and limits of coverage.*