



A generation ago, farmers repaired most of their own equipment.

All you needed was a good set of tools. But times have changed. Repairing today's complex farm equipment – ventilation systems, milking equipment, generators – is a far more complex and expensive challenge. The good news is that you don't have to worry about the cost of those repairs anymore. With Farmowners Equipment Breakdown Insurance, you're protected. And for a price any farmer can afford.

Introducing Farmowners Equipment Breakdown Insurance.
The protection you need against costly farm equipment repairs.



It covers the complex equipment you may not be equipped to repair yourself.

When was the last time you repaired an alarm system? What about a computerized feeding system or a rotating milk parlor? Chances are you have neither the time nor the resources to handle those kinds of repairs. But what if you didn't have to worry about the cost of those repairs? That's the peace of mind you'll enjoy with Farmowners Equipment Breakdown Insurance. It covers expensive equipment repair costs, so you have one less thing to worry about.

It also covers the equipment in your home.

In addition to covering a wide range of equipment, Farmowners Equipment Breakdown Insurance covers all of your important home systems and property due to loss by

mechanical or electrical breakdown. That includes appliances, heating and cooling systems, water heaters, well pumps, home security systems, electrical systems, personal computers, home electronics and more.

It's simple and straightforward.

There are no hidden exclusions and no confusing fine print with Farmowners Equipment Breakdown Insurance. The coverage is straightforward and easy to understand. We've also simplified the claims process, so you can get your equipment repaired or replaced quickly.

It's the smart thing to do.

It only takes the loss of water supply, ventilation, refrigeration or electricity due to failure of key equipment to bring your farm operations to a halt. That's why Farmowners Equipment

Breakdown Insurance is so important. It covers the cost of repairing all kinds of equipment so you can quickly get back to the business of farming.

Talk to your insurance representative.

Your insurance representative can tell you more about all the advantages of Farmowners Equipment Breakdown Insurance – including how affordable it is. Remember, sooner or later an important piece of equipment on your farm is going to break down. Don't leave yourself unprotected. Call your insurance representative today.

Pictured above (left to right): alarm system in poultry house, milking parlor, milk chiller.

It covers a broad range of complex equipment.

Farmowners Equipment Breakdown Insurance covers nearly all the critical equipment and systems your farm depends on to function efficiently:

- Well/water pumps
- Computerized feeding systems
- Milking parlors
- Circuit breaker panels
- Alarm systems
- Boilers
- Cleaning systems
- Pasteurizers
- Heat exchangers
- Air and refrigeration compressors
- Silo unloaders
- Milk collection equipment
- Cooling systems
- Electrical/emergency generators
- Manure pumps
- Automatic waterers

Here are two examples of how this protection can save you thousands.



Well pump.

A deep well pump on an irrigation system suffered a line shaft fracture just above the bowl assembly, causing substantial damage. After the deductible, Farmowners Equipment Breakdown Insurance paid \$16,733 for needed repairs.



Refrigeration.

A control malfunction caused the copper tubes of the chiller's heat exchanger to rupture. After the deductible, Farmowners Equipment Breakdown Insurance paid \$113,908 to replace the tubes and compensate for losses.