

## Farm Equipment Breakdown



Protect yourself from costly and complex repairs with  
Equipment Breakdown Insurance for your farm operation.



There was a time when farmers could repair most of their own farm equipment. All they needed was a good set of tools and a little bit of “know-how.” Repairing today’s complex equipment - such as electronics, product handling and agricultural support equipment - requires special skills and can be expensive.

With Auto-Owners Farm Equipment Breakdown Coverage, you don’t have to worry about paying for those repairs. It protects you for a price nearly any farm owner can afford.

*Auto-Owners Insurance*



# Affordable, comprehensive coverage

## Coverage for a broad range of equipment.

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

- Grain dryers
- Irrigation systems
- Silo unloaders
- Circuit breaker panels
- Manure pumps
- Pasteurizers
- Conveyors
- Automatic waterers
- Milk collection equipment
- Cooling systems
- Milking parlors
- Well/water pumps
- Computers
- GPS equipment

## Coverage that's simple and straightforward.

Equipment Breakdown Insurance is straightforward and easy to understand. There are no hidden exclusions and no confusing fine print. Submitting claims is also simple, so you can get your equipment repaired or replaced quickly.

## Protection that pays for itself.

Equipment Breakdown Insurance is designed to be affordable. The money it can save you with just one repair is far greater than the cost of the coverage.

## Talk to your independent agent.

Your independent agent can tell you more about all the advantages of 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 agent today!



## It's the smart thing to do.

The following examples of actual claims show why having Equipment Breakdown Insurance for farm operations is a smart decision.



### GPS Unit

The GPS unit on a GPS-guided tractor short-circuited. Repair was not an option and the unit and wiring had to be replaced. After the deductible, Equipment Breakdown Insurance paid \$4,600 to replace the unit.



### Milking Parlor Vacuum Pump

Lime dust coated the vacuum pump motor in a milking parlor. As a result, the motor overheated and burned out. A replacement motor was not available so both the pump and motor were replaced. After the deductible, Equipment Breakdown Insurance paid \$6,467.



### Irrigation System

The digital control panel on an irrigation system suffered an electrical breakdown caused by arcing. An examination determined that the panel had to be replaced as soon as possible to prevent crop loss. After the deductible, Equipment Breakdown Insurance paid \$6,950 to replace the panel.

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