

EQUIPMENT IS THE HEART OF YOUR POULTRY FARM.

Introducing Equipment Breakdown Coverage.

YOUR OPERATION IS EQUIPMENT DEPENDENT.

Equipment is vital to poultry farms because it's the heart of much of the operation. Facilities for animal care are equipment dependent. And, this equipment contains sensitive hi-tech components that are prone to breakdown. In addition, with conventional machinery being pushed to the limit, it becomes even more vulnerable to breakdown. So, it's no surprise that breakdowns have become more common.

In addition, equipment also provides essential services to the farm's home such as heating, hot water, air conditioning, electricity and water supply. These, too, are vulnerable to breakdown.

But is all this equipment properly protected?

THE COVERAGE GAP.

Most poultry farm owners will be surprised to learn that essential equipment isn't covered for equipment breakdown. Yes, you probably have good property insurance. But did you know that standard property insurance doesn't cover equipment breakdown? That's right. That's a coverage gap that can cost thousands.



SPECIAL INSURANCE FOR YOUR UNIQUE NEEDS.

Equipment is subject to unique risks of breakdown that other property is not. That's why you should add Equipment Breakdown insurance to your poultry farm policy. Equipment Breakdown insurance is specially designed to pay for repair or replacement of equipment due to breakdowns caused by risks such as:

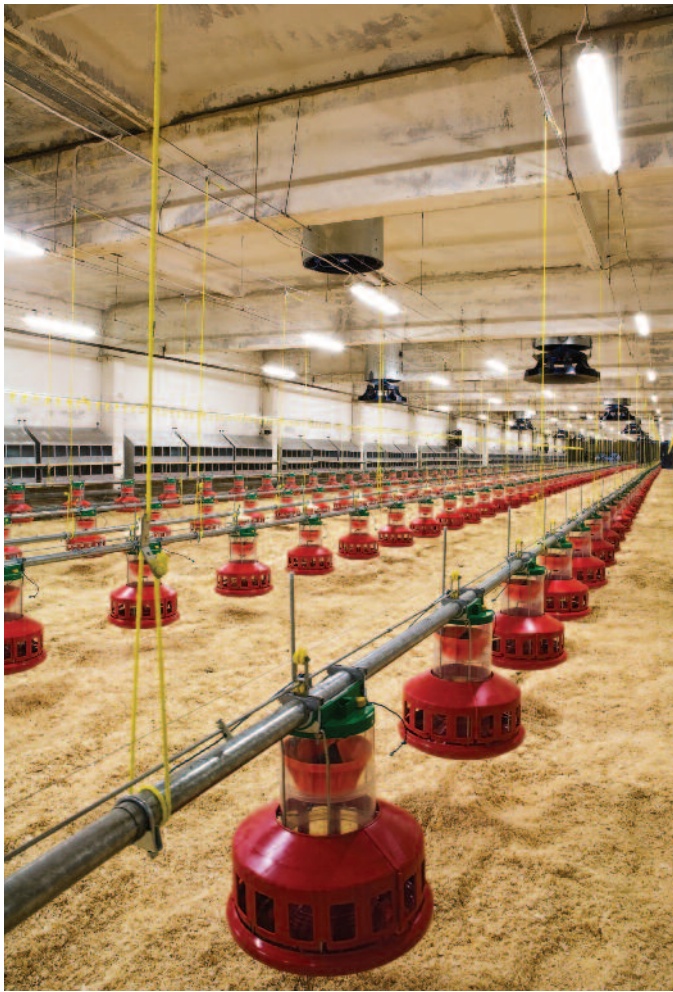
- Mechanical breakdown
- Centrifugal force
- Electrical arcing
- Short circuits and power surges
- Boiler breakdowns

That's not all. This insurance can also cover other financial losses that result from equipment breakdown. That includes lost farm income as well as extra expenses incurred to keep farm operations running, such as renting spare equipment during the period of repair or replacement. And, the insurance also covers spoilage of perishable goods, such as eggs, lost as a result of an equipment breakdown.

PROTECTION FOR KEY EQUIPMENT.

Your farm depends upon equipment in the barns, outbuildings on the farm, and in the home. Here are just some of the types of equipment covered by Equipment Breakdown coverage:

- Electrical supply and distribution
- Emergency power generators
- Central air conditioning
- Heating boilers and hot water heaters
- Furnaces, heat pumps, solar heating systems
- Deep well pumps
- Security and fire alarm systems
- Backup electrical generators
- Electric motors and pumps
- Alarm systems
- Refrigeration equipment
- Conveyors
- Ventilation



REAL RISK. REAL PROTECTION.

Here are some real-life examples of claims covered by Equipment Breakdown insurance:

- Due to downed power lines, several components of a computer burned out. The computer was used in the farming process. Damaged parts needed replacement.
Total paid loss: \$3,105
- During a power outage, an 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's block. An apparent loss of lubrication oil caused internal damage and a piston broke apart, damaging the engine block. A replacement engine was needed.
Total paid loss: \$28,390
- A circuit breaker was damaged by a surge. The breaker was used to feed a ventilation fan for a turkey house. When the breaker failed, power to a ventilation fan was shut down, causing the turkeys in the house to die. The loss of the turkeys caused lost farm income, which was covered as a result of the accident to the breaker.
Total paid loss: \$6,054
- A three-horse-power well pump failed electrically. The failure was due to a line disturbance. The pump was replaced.
Total paid loss: \$4,300

ASK FOR EQUIPMENT BREAKDOWN INSURANCE.

Now, you can get protection for just pennies a day for the equipment your farm depends on every day. Equipment Breakdown insurance is vital coverage for the heart of your residence and farm. And it can be easily added to your policy. Ask your representative for a quote and more information today.

