



This year, don't harvest headaches.

Protect yourself from costly and complex repairs with Farm & Ranch Equipment Breakdown Insurance from Farmers Union Mutual.



There was a time when farmers could repair most of their farm equipment themselves. Unfortunately, that's become increasingly more difficult today. Repairing modern complex equipment – like electronics, product handling and agricultural support equipment – requires special and expensive skills. But with Equipment Breakdown Insurance, you don't have to worry about paying for those repairs. It protects you from costly repairs for a price nearly any farmer or rancher can afford.

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
- Grain/hay elevators
- Circuit breaker panels
- Fired water heaters
- Pumps
- Electrical/emergency generators
- Well/water pumps
- Boilers
- Silo unloaders
- Computers
- GPS equipment
- Conveyors

Your home is covered, too.

In addition to covering a wide range of farm equipment, 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.

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 Farmers Union Insurance agent.

Your Farmers Union Insurance agent can tell you more about all the advantages of Equipment Breakdown Insurance – including how affordable it is. Don't leave yourself unprotected. Call your Farmers Union Insurance agent today.

*Equipment not covered by equipment breakdown insurance includes motor vehicles, including recreational and farm machinery. Mobile equipment is excluded from equipment breakdown insurance.



Farmers Union Mutual Insurance Company
300 River Drive North
Great Falls, MT 59401
406-761-0242
www.fumico.net

It's the smart thing to do.

The following examples of actual claims show why having Equipment Breakdown Insurance for Agriculture and 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.



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.