

Equipment Breakdown Coverage Related Questions

Q: What is the benefit of adding equipment breakdown coverage* to my Farm and Ranch policy?

A: By adding the **EQUIPMENT BREAKDOWN ENHANCEMENT ENDORSEMENT**, loss caused by, resulting from, or consisting of an electrical or electronic breakdown, mechanical breakdown or pressure systems breakdown will now be covered.

Q: What types of property does equipment breakdown coverage apply to?

A: Equipment breakdown coverage applies to dwellings and contents as well as farm outbuildings and farm personal property.

Q: What are some of the most common types of losses that would be covered by this endorsement?

A: Breakdown of high tech farm equipment, computers, pumps, motors, air conditioning equipment, appliances and hot tubs.

Q: Does this endorsement cover mobile equipment?

A: No. However, the endorsement will provide coverage for any computerized or electronic equipment installed in or mounted on mobile equipment, and is used for:

1. Monitoring crop yield;
2. Managing the application of farm chemicals, fertilizers or seeds; or
3. Global positioning (GPS) or steering equipment.

Q: Does coverage from this endorsement apply to irrigation systems?

A: Yes. Coverage applies to irrigation system pumps, motors and other electrical / electronic elements or controls and mechanical parts.

Q: Does coverage apply to a computer that crashed due to a computer virus?

A: No.

Q: Are losses due to wear and tear covered?

A: No.

Q: Is equipment breakdown coverage a warranty contract?

A: No.



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* Equipment breakdown coverage will only apply to property that is insured on the Farm and Ranch Property Coverage Form.