

Equipment Breakdown Optional Coverages

Farms have changed, so have the risks.

As pressure has increased for greater output and efficiency, your equipment is worked harder and longer. New demands are stretching your equipment to maximum capacity. And sensitive high-tech circuitry, which is fragile and prone to risks such as power surges, is increasingly common.

What if that attached equipment breaks down? The cost could be thousands of dollars, especially when it interrupts your business.

We understand that farming doesn't happen without equipment. That's why we have the optional coverages you need for your dwelling, farm structures, and farm implements.

Farm Dwelling Equipment Breakdown

covers mechanical and electrical breakdowns of home heating, air conditioning, electrical systems, security systems, home entertainment equipment and computers.

Covered equipment could include:

- Home heating
- Air conditioning
- Electrical systems
- Security systems
- Home entertainment equipment and computers

Covered dwelling equipment does not include riding lawn mowers among other items.

Coverage for repair or replacement of equipment due to breakdowns caused by risks such as:

- Mechanical breakdown
- Electrical breakdown
- Bursting, cracking or splitting of covered dwelling equipment that results in direct physical damage and requires repair or replacement of all or part of

the damaged covered dwelling equipment

Additional coverage also provided:

- Damage to covered dwelling equipment
- Spoilage
- Expediting Expenses
- Loss of Use

Limits

The limit of insurance is based on the age of the covered dwelling equipment. Less than 15 years old, the max limit is \$50,000 or if 15 years or older, the max limit is \$1,500.

Deductible

\$1,000

Farm Equipment Breakdown Coverage

Your outbuildings are insured. The equipment attached to your building is included in that, but most standard property insurance doesn't cover equipment breakdown. State Auto offers equipment breakdown coverage that protects your farm outbuildings, irrigation pivots, GPS units and farm computers. Get extra peace of mind today.

Covered equipment could include:

- Deep well pumps
- Electrical generators
- Farm refrigeration units
- Boilers and pasteurization equipment
- Heating, ventilation and cooling systems
- Hot water heaters
- Electrical distribution systems
- Computer-controlled equipment
- Stationary farm machinery, engines and motors
- Global Positioning Systems for farm

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Optional covered equipment:

Farm Implements

Includes loss or damage to equipment that is not physically connected to propelled machinery or a vehicle through a connection such as PTO, pins, hitches, or hydraulic disconnects. Covered farm implements must be 19 years or newer. Farm implement external electronics used to operate or control farm implements must be owned or leased by you. Equipment permanently attached to propelled machinery or a vehicle is not covered.

Covered farm implement equipment could include:

- Air seeder
- Bale wrapper
- Mounted sprayer
- Mulch finisher
- Seed row planter including cab-installed monitor

Equipment not covered could include:

- Combines
- Cotton pickers
- Self-propelled sprayers
- Tractors

Coverage Highlights

Coverage for repair or replacement of equipment due to breakdowns caused by risks such as:

- Mechanical breakdown
- Artificially generated electric current
- Steam explosion
- Other loss or damage to steam equipment and water heating equipment
- Electronic circuitry impairments to covered equipment

Additional coverage provided up to a \$25,000 limit each for:

- Computers In The Dwelling
- Data Restoration
- Expediting Expenses
- Hazardous Substances
- Renewable Energy
- Service Interruption
- Spoilage
- Any coverage provided under the Farm & Ranch Policy for Loss of Farm Income and Farm Extra Expense extends to the Farm Equipment Breakdown endorsement.

Additional coverage up to policy limit

- Off Premises Equipment Breakdown

Special Limits

- The most for all damage to Farm Implements and Farm Implement Electronics including loss of farm income and extra expense is \$100,000.

Deductible

The same deductible applies to this coverage that applies to the farm equipment and machinery that is damaged.

Critical equipment. Critical coverage.

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