

Farm Equipment/Produce Coverage

Farm Machinery Damage

Coverage Available

We offer Broad Form coverage on your farm equipment.

Equipment Loss of Use

In the event of loss or damage to **self-propelled** farm machinery valued over \$5,000, loss of use coverage is included automatically when caused by an insured peril.

Tires and Tubes

Coverage is available against fire, windstorm, theft, vandalism and impact from an attached vehicle. All loss or damage to tires and tubes is settled on an Actual Cash Basis.

Tire Puncture

If the value of your tires are over \$100, you can insure them for tire puncture for an additional premium.

Damage to Non-Owned Farm Equipment

You may apply a percentage of the Farm Equipment Schedule up to a maximum of \$25,000 to cover loss or damage to non-owned farm machinery and equipment while in your care, custody and control excluding rented or leased equipment.

Newly Acquired Equipment

Equipment can be automatically insured provided you tell us within 30 days of acquisition.

Blanket Farm Equipment

You can insure your farm equipment on a blanket basis. Coverage is extended to apply to farm equipment that has been acquired subsequently to the effective date and during the term of the policy.

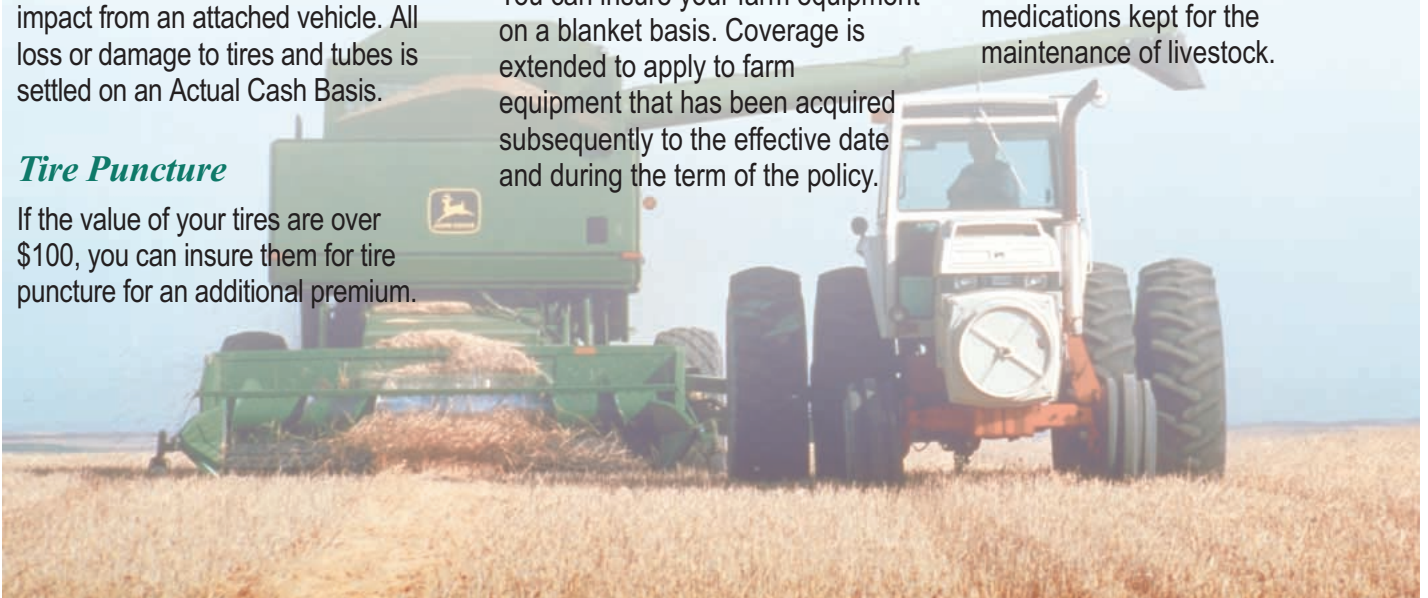
Basis of Claim Payment

Mobile machinery up to and including 5 years of age will be settled on a replacement cost basis. Otherwise the basis of claim payment will be actual cash value.

Farm Produce

Farm Produce is insured on a Broad Form basis. Farm produce includes commercial feeds, commercial fertilizers, insecticides and herbicides for crop use, milk and eggs and anything that is an agricultural product of the soil, excluding tobacco, flax, lumber and unharvested crops.

Farm produce shall also include medications kept for the maintenance of livestock.



Note: Only brief descriptions of coverages are presented on this page. Complete details of coverages, exclusions and qualifications are stated in the respective policies, and take precedence. All coverages may not be available in all locations.

"Your peace of mind ... is our bottom line."