



Farms have
changed over
the years –
so have the risks.



Equipment Breakdown Insurance for Farm and Ranch

Our Heritage

Our company was founded nearly 150 years ago with a mission to donate a portion of our profits to support the families of firefighters. That mission continues today through the Fireman's Fund Heritage® Program, which provides grants to local fire departments for equipment, training, and community education. To learn more, visit www.firemansfund.com/heritage.

For more information, contact your local Fireman's Fund agent today.

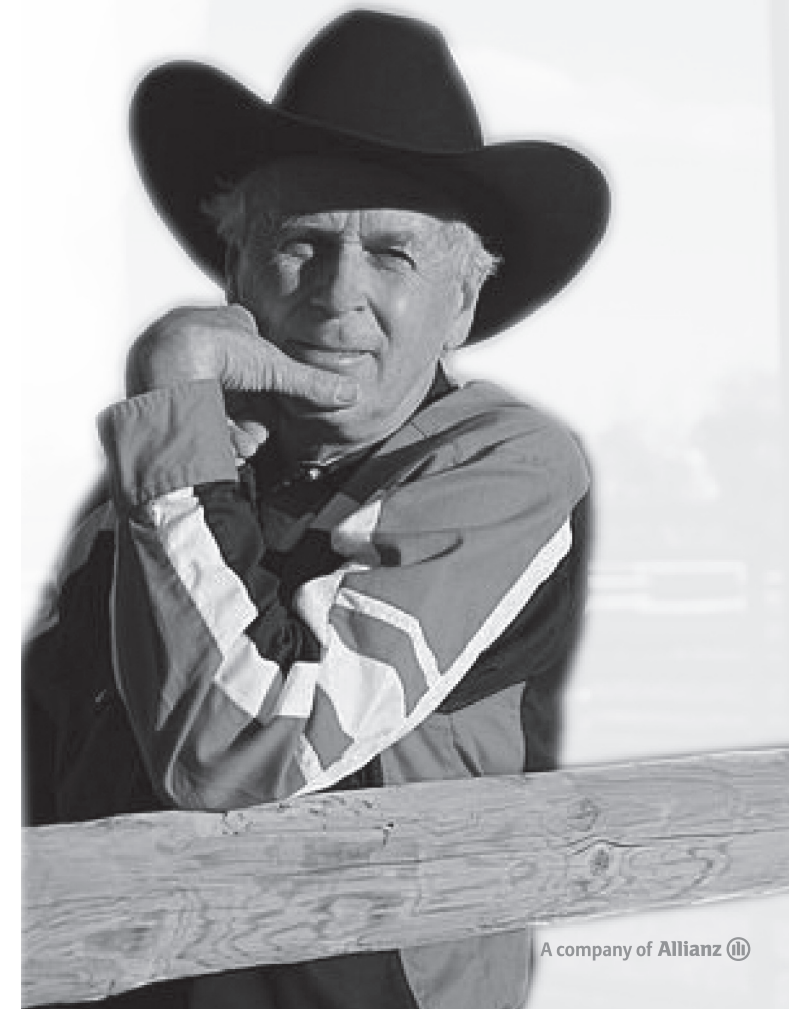


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www.firemansfund.com

The insurance policy, not this brochure, forms the contract between the insured and the insurance company. The policy may contain limits, exclusions, and limitations that are not detailed in this brochure. Coverages may differ by state.

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Don't let a power surge bring down the family farm

From sophisticated computers that analyze soil and weather to high-tech sensors that monitor the size and quality of crops, non-traditional farm equipment has never been more valuable to agricultural operations – or more vulnerable. In fact, many standard insurance policies don't cover equipment breakdown, even though an unexpected mechanical problem can be devastating to your bottom line.

But with Fireman's Fund® equipment breakdown insurance, you're protected from everything from short circuits and power surges to mechanical breakdown, motor burnout, and boiler damage – all under one policy.



Equipment You Depend On

While combines and tractors are typically protected by property insurance, other specialized farm equipment are often left unprotected*. With equipment breakdown insurance, you'll have coverage to protect you from a broad range of exposures, including:

- Mechanical equipment
- Electrical distribution systems
- Heating and cooling systems
- Electronic systems and communication equipment
- Boiler and pressure vessels

* The coverage does not apply to combines, tractors and other vehicles or risks commonly protected by property insurance.

Broad Coverage

Farms have changed over the years – so have the risks. Our equipment breakdown insurance covers the physical – and financial – damage associated with breakdowns, including:

- Direct property loss – covers the cost to repair or replace the damaged equipment
- Business income – replaces income lost due to a total or partial business interruption following equipment breakdown
- Service interruption – income coverage for interruptions due to loss of electricity and other services caused by equipment breakdown
- Extra expenses – pays the extra costs to sustain normal operations, such as jobbing work out or renting equipment
- Expediting expenses – covers other expenses incurred to limit the loss of business restoration

The Fireman's Fund Difference

Experience: Fireman's Fund has served the needs of American farmers since 1876 when it was the first company in the United States to write insurance on standing grain.

Financial Strength: We're one of the premier property/casualty insurers in the United States and a proud member of Allianz SE, a worldwide financial services leader.

Specialized Claims Service: We have claims professionals who specialize in equipment loss; they're supported by our network of repair firms and parts suppliers who can help you locate what you need to get back in business faster.