



Farms, dairies, orchards, ranches

All farms rely heavily upon equipment that is continually exposed to harsh environments and working conditions. When equipment fails due to a “breakdown,” farmers not only incur the costs of fixing affected equipment, but can also suffer severely due to business interruption and loss of production. Our equipment breakdown coverage for farm owners and country estate policies can help.

Coverage above and beyond a standard risk policy

- Physical damage sustained by covered equipment
- Business interruption due to equipment breakdown
- Lost value of spoilage due to equipment breakdown
- Mechanical breakdown
- Shorted electrical circuits
- Overheating, cracking or bulging of a boiler or other pressure vessel
- Centrifugal force
- Ammonia contamination due to equipment breakdown

Sample losses

A pasteurizer breakdown results in physical damage and loss of 1,400 lbs. of butter.

TOTAL LOSS: \$24,000

Electrical surge damages transformer at a grain elevator.

TOTAL LOSS: \$10,800

To learn more about coverage for farm owners,
call 1-815-229-1500 or visit www.rockfordmutual.com.

Covered Equipment

- Air conditioners
- Boilers
- Communication systems
- Compressors
- Computers
- Electrical distribution systems
- Electrical equipment
- Emergency generators
- Engines
- Fans
- Fired/unfired vessels
- Fired water heaters
- Generators
- Heating and cooling systems
- Mechanical equipment
- Motors
- Pressure vessels
- Process machinery
- Pumps
- Refrigeration units
- Stationary farm machinery
- Switchboards
- Transformers
- Vacuum systems