

Farm Owners Equipment Breakdown Coverage Loss Scenarios



A Waukesha model 1905 GRU generator ceased to function. The control failure allowed the motor to over amp, which blew the piston through the motor block. Repair was needed and the motor was replaced.

Property Damage: \$25,000

A silo unloader crashed. The pin roll in the winch sheared allowing the silo unloader to become loose.

Property Damage: \$10,500

A lime dust coated the vacuum pump motor supporting the insured milking parlor. As a result, the motor overheated and caused insulation breakdown and winding damage. Since a replacement motor was not available, both the pump and motor were repaired.

Property Damage: \$6,467

The CPU on a water pivot line was damaged by a surge and needed to be replaced.

Property Damage: \$2,160

A wash system diverter valve, located in the gear box of the actuator motor, sustained a mechanical failure. As a result, bacteria destroyed the milk.

Property Damage: \$915

Spoilage/Consequential: \$4,972

The connecting rod in refrigeration unit's compressor was broken due to stress impact.

Property Damage: \$3,884

An air conditioning unit sustained an ice buildup in the evaporator due to a cracked compression fitting. The ice plugged the condensate drain causing water to leak into the control cabinet, short-circuiting the controls for the air conditioning unit.

Property Damage: \$2,800