



Grinnell Mutual Equipment Breakdown Coverage for Hog Growers

Equipment within hog farm environments is almost always exposed to harsh conditions. Regardless of size, most hog growers have insurable equipment breakdown exposures.*

Hog farm exposures include boilers, pressure vessels and water heaters that can suffer damage that is not covered by the insurance program unless you have equipment breakdown coverage.

Ventilation fans, electrical generators, security systems and computers can also be expensive to repair when they suffer a mechanical or electrical breakdown.

All hog farms have circuit breaker panels, electrical distribution systems and transformers subject to electrical breakdown. Various motors, pumps, gearboxes and alarm systems also are often found on a typical poultry farm.

Closing the coverage gaps in the property form by adding equipment breakdown as an additional cause of loss can add real value to an overall insurance program. Mechanical and electrical failures are the most common types of losses that occur at these locations.

Modern hog farming is becoming a high-tech industry, with the most successful operations using computers and other key high-tech equipment to operate the business. Offering equipment breakdown coverage provides broader protection that can be key to the insurance program at a critical time in operations.

In addition, equipment breakdown coverage also provides essential protection to the farm's vital home equipment.

Typical Losses

The automatic feeding system experienced a power surge, causing the entire system to be replaced.

Property Damage: \$14,400

A well pump for the farm dwelling failed electrically. The failure was due to the line disturbance. The pump was replaced.

Property Damage: \$4,300

A 150-kw generator shuts down due to lack of lubrication oil, causing internal damage to the engine block. The generator was replaced.

Property Damage: \$28,000

* *Equipment not covered by equipment breakdown insurance includes motor vehicles, including recreational, and farm machinery.*

** *Mobile equipment is excluded from equipment breakdown insurance.*

Please refer to the policy for complete coverage details.

Exposures

Boilers and Pressure Vessels

- Boilers
- Water heaters
- Pressure vessels

Mechanical Equipment**

- Compressors
- Fans
- Pumps
- Engines
- Process machinery

Electrical Equipment

- Motors
- Emergency generators
- Transformers
- Computers
- Switchboards
- Distribution systems

Time Element

- Business interruption
- Extra expense
- Service interruption

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GMRC 6118-Hog (1-14)