



Allianz Global Corporate & Specialty®

# Equipment Breakdown Insurance for Farm & Ranch

Offering more to Allianz Agribusiness® Customers

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

## 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 Allianz 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

### 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 Allianz Difference

**Experience:** Allianz affiliates have 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:** As the world's largest property & casualty insurer, clients and brokers rely on Allianz for long term sustainable strength.

**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.

### About Allianz

As an international financial services company, we offer our 85 million customers worldwide products and solutions in insurance and asset management. Allianz Global Corporate & Specialty is our dedicated brand for corporate, specialty, and middle market risks and insures over half of the Fortune 500® companies.

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

[www.agcs.allianz.com](http://www.agcs.allianz.com)  [AGCS\\_Insurance](#)