



EQUIPMENT BREAKDOWN INSURANCE FOR AGRIBUSINESS

FACT SHEET

STANDARD & POOR'S

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A.M. BEST

A+

ABOUT ALLIANZ

As an international financial services company, we offer our 86 million customers worldwide products and solutions in insurance and asset management. Allianz Global Corporate & Specialty is our dedicated brand for corporate, specialty and mid market risks and insures over half of the Fortune 500® companies.

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AGCS - NORTH AMERICA
APP TODAY



agcs.allianz.com

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

Agribusiness has 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 Services – 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.