

# *Your Mutual of Wausau coverage is now even better with built in Equipment Breakdown Coverage!*

**MUTUAL OF  
Wausau**  
INSURANCE CORPORATION  
We have a mutual interest - **you.**



## **Added protection for peace of mind!**

Tractors, combines, and other field equipment are typically covered by your farmowner's policy. Equipment Breakdown Coverage takes it a step further and covers your stationary farm equipment such as compressors, generators, etc., due to electrical or mechanical failure.

Repairing today's complex farm equipment – ventilation systems, milking equipment, generators– is a far more complex and expensive challenge. Equipment Breakdown Coverage covers the physical damage and financial loss that can occur with a breakdown.

That's the peace of mind that Equipment Breakdown Coverage from Mutual of Wausau can provide - one less thing for you to worry about.

**To learn more about this valuable coverage or any other  
insurance needs, contact your agent.**

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# Coverage Above and Beyond a Standard Policy.

## Damage or loss due to:

Breaking apart caused by centrifugal force

Overheating, cracking or bulging of a boiler or other pressure vessel

Shorted electrical circuits

Spoilage of products or goods due to mechanical breakdown

Business interruption costs due to breakdown of equipment

## Equipment Breakdown Coverage adds protection for losses such as:

- **Air Conditioner Units**– Compressor failure due to leakage of refrigerant.
- **Boilers**– Cast iron boiler cracked due to low water condition.
- **Compressors**– Electrical fluctuation caused failure of cooling compressor.
- **Computers**– Computer equipment failed due to microprocessor damage to the motherboard caused by surge.
- **Electrical Distribution Systems**– Incoming electrical surge, caused by breakdown of utility owned transformer, results in failure of communications, heating and air-conditioning control systems.
- **Fired Water Heaters**- Interior tank of gas-fired water heater burst.
- **Generators**- Electrical fault causes generator to fail.
- **Heating and Cooling Systems**- Shear pin snapped off an air conditioning chiller causing HVAC unit to shut down.
- **Mechanical Equipment**– Well pump damaged due to electrical breaker failure.
- **Motors**– Bearing failure damaged grain equipment.
- **Process Machinery**- Electrical switch at grain elevator shorted out.
- **Pumps**– Manure pit pump stopped working.
- **Refrigeration Units**- Ammonia piping leak damaged stored produce.
- **Stationary Farm Machines**- A pasteurizer breakdown results in physical damage and loss of milk.
- **Transformers**- Short circuit caused failure of transformer.

These examples are for illustrative purposes only and do not imply coverage.

## Frequently Asked Questions

**Q:** What does Equipment Breakdown cover?

**A:** It covers the perils of mechanical, electrical and pressure systems breakdown, which are typically excluded or limited in the farmowner's policy.

**Q:** Does a deductible apply to this coverage?

**A:** Yes. The deductible is the same as on your farmowner's policy subject to a minimum of \$500.

