

BREMEN FARMERS MUTUAL INSURANCE COMPANY
Farm Equipment Breakdown Coverage

RATES & RULES

1. Description of Coverage

The Farm Equipment Breakdown endorsement provides coverage for sudden and accidental breakdowns to farm equipment, including the failure of microcircuitry of circuit boards. Coverage applies to electrical and power generating equipment as well as well-pumps, irrigation systems, mechanical conveyance and mixing systems, temperature and humidity control systems, automated feeders, and more. Coverage applies to items insured under Section 3 (Coverages G, H, and K), Section 5, and Section 6 of the Agri-Pak policy.

Additionally, there is the option to purchase similar breakdown coverage that includes farm implements that are dragged or pushed over land.

2. Form

Use endorsement Equipment Breakdown for Farms APBFM-553 (12-21).

3. Eligibility

Any Farm risk is eligible for Farm Equipment Breakdown coverage. However, there is no coverage for any farm implements, farm implement external electronics, GPS equipment, electronics in the cab, or precision agricultural components that are 20 years old or older.

4. Premium Determination

A. Farm Equipment Breakdown & Farm Implement

Equipment Breakdown Coverage follows the Property policy limit up to a \$25,000,000 Coverage Limit per occurrence maximum. Premiums will be assigned based on the following rating tiers:

Tier	Farm Type
1	All Other
2	Poultry Confinement
3	Crops/Cattle
4	Dairy
5	Hog Confinement

The following rate per location will apply:

a. Rate

Determine the rate per \$1000 of Total Insurable Value (TIV).

Coverage	Tier 1	Tier 2	Tier 3	Tier 4	Tier 5
Farm Equipment Breakdown only	\$.07309	\$.12378	\$.17323	\$.24756	\$.33697
Farm Equipment Breakdown & Farm Implement Coverage *	N/A	\$.14235	\$.19921	\$.28469	\$.38752

b. * Farm Implement Coverage

If purchased, a \$10,000 sublimit for Farm Implement Coverage applies. Farm Implement Coverage is not available for Tier 1 farm types.

c. Deductible

The deductible for Farm Equipment Breakdown coverage is \$1,000. A separate \$500 deductible applies to Farm Implements Coverage.

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7. Minimum Premiums

This coverage is not subject to a minimum premium.

8. Midterm Addition/Removal

This coverage may be added or removed in-term at the insured's request. The rate will be prorated for in-term transactions.