

Coverage Highlights

Equipment Breakdown Limit: Follows Property Policy to a \$25,000,000 Cover Limit per Occurrence Maximum

Equipment Breakdown Coverage:	Direct physical damage to Covered Property that is the direct result of a farm equipment breakdown. Farm equipment breakdown means a farm accident or electronic circuitry impairment.
Covered Equipment:	Covered farm equipment means covered scheduled farm personal property, covered unscheduled farm personal property, and covered barns, outbuildings, and other farm structures: That generates, transmits, or utilizes energy; or which, during normal usage, operates under vacuum or pressure, other than the weight of its contents.
Electronics in the Cab:	\$25,000 Sublimit
Expediting Expense:	\$25,000 Sublimit
Farm Implements and Farm Implement Electronics:	\$10,000 Sublimit, when purchased. Excludes equipment 20 years old and older.
Future Loss Avoidance Green:	\$10,000 or 10% of our eligible payment, whichever is less
Hazardous Substances:	\$25,000 Sublimit
Resultant Damage to Animals:	\$25,000 or the Farm Property limit for Disruption of Farming Operations and Animals, whichever is less
Off-Premises Property Damage:	Follows Farm Property Limit
Service Interruption:	Disruption of Farming Operations, Data Restoration or Spoilage and Consequential Damage, 24 HR waiting period applies
Spoilage and Consequential Damage:	\$25,000 Sublimit
Computers in the Dwelling:	\$25,000 Sublimit
Data Restoration:	\$25,000 Sublimit
Disruption of Farming Operations:	\$25,000 or the Farm Property Limit for Disruption of Farming Operations, whichever is less
Renewable Energy:	\$25,000 Sublimit
Crop Damage:	\$25,000 Sublimit
Excludes:	Fire & Extended Coverage Perils, Land (Please refer to policy for a full description of coverage, terms, conditions, and exclusions)
Deductible:	\$1,000



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