

Additional Features:

- Farm Income and Extra Expense Coverage during suspension of operations resulting from a breakdown (if covered by Your Farm Insurance Policy)
- Data restoration coverage due to a breakdown of electronic/computer equipment to a limit of \$25,000
- Additional limited livestock coverage to complement your Livestock Coverage within Your Farm Insurance Policy
- Hazardous Substances Coverage to a limit of \$100,000
- Expediting Expenses Coverage
- Service Interruption Coverage (services provided such as electricity, refrigeration, heating and cooling)
- Spoilage Coverage available for milk in bulk milk tanks and crops/food in cold storage



Wawanesa Insurance A Great Canadian Success Story

Wawanesa Insurance was founded in 1896 in the Village of Wawanesa, Manitoba. We have eight branch offices across Canada and one in the United States. With over \$4 billion in assets, 1.5 million policies in force and 2,000 employees, Wawanesa is one of the largest property and casualty insurers in Canada. In fact, the most respected insurance rating agency, A.M. Best, has consistently awarded Wawanesa an A+ (Superior) rating based on financial strength and stability.

Wawanesa is successful because we pride ourselves on claims service. Once policyholders have experienced a claim with Wawanesa, they are customers for life.

Wawanesa proudly partners with over 1,300 Insurance Brokers across Canada. On behalf of our Brokers, we thank you for buying Canadian.



**Wawanesa
Insurance**

Earning Your Trust Since 1896

With the compliments of your Insurance Broker

This is a general description. Actual policy conditions govern.

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Wawanesa

Earning Your Trust Since 1896

Your Farm Boiler and Machinery Coverage

Equipment Breakdown
Protection for Your
Farm Property,
Farm Equipment
and Farm Income





Equipment Breakdown Protection that completes Your Farm Insurance Policy

Why Boiler and Machinery Coverage?

Most farm property policies specifically exclude some of the most common equipment failures. This can result in costly property damage, loss of farm income, and extra expenses.

What's Covered?

Mechanical breakdown of refrigeration systems, compressors, pumps, fans; heating equipment failures and electrical burnout to motors, electrical panels, and emergency generators.

What about Computer Controlled Equipment?

Boiler and Machinery coverage provides a broader electronic/computer breakdown coverage that can also apply to specific electronics in your farm dwelling.

Typical Breakdown Losses

Dairy Farm

A leak developed from a crack in the evaporator of a stainless steel bulk milk storage tank. Attempts to weld the evaporator were unsuccessful and a new 600 gallon tank had to be purchased. **Loss \$13,500.00**

Potato Farm

Entry of moisture into the control panel of a vegetable sorting machine at a potato farm resulted in short-circuiting and burnout of the controls. **Loss \$25,238.00**

Hog Farm

Water seeped into the exhaust pipe of an 80kw standby generator and filled up a cylinder in the engine. Upon start up, mechanical damage ensued to the rings, bushings, and bearings of the engine. The engine had to be completely rebuilt. **Loss \$14,484.00**

Poultry Farm

Shortly after a local power failure, the electrical generator providing emergency power failed. It was determined that the internal combustion engine had seized due to overheating resulting from a burst radiator hose. **Loss \$10,424.00**

Crop Farm

A 30hp refrigerating compressor servicing a cold storage room for crops sustained cracking due to improper storage and layup during the winter. A replacement compressor casing was not available and a new compressor was purchased. **Loss \$8,700.00**

Fruit & Berry Farm

A short circuit occurred within the control panel of an atmospheric control machine for an apple growing operation. A replacement printed circuit board had to be ordered from California. A temporary installation was put in operation awaiting the U.S. part arrival. **Loss \$10,173.00**

