



Spring planting takes a break after equipment malfunction

HSB Canada, part of Munich Re, is a technology-driven company built on a foundation of specialty insurance, engineering, and technology, all working to drive innovation in a modern world, to keep you ahead of risk.

Modern farms rely on technology. One such example is the electronic seeder/spreader, which is connected to a tractor to optimize the planting of seeds and conditions for growth. A seeder plants according to distance, depth and location as set by a farmer to properly organize their land for successful crops.

A farmer had upgraded his air seeder to a precision planter during the previous year. During planting, a faulty communication board caused the seeder to improperly distribute seed. The communication board is the wireless connection between the tractor and seeder which communicates distance and speed

so that the seeder can properly and efficiently allocate seeds into the ground. The farmer had to pause planting and find extra help to reseed the incorrect planting and unfinished fields. The board was replaced, restoring full functionality to the seeder. The extra expense and income loss resulted in increased labor and material costs.

Damage to covered equipment, extra expense and income loss was covered

Total paid loss: \$9,500