

# New risks are on the horizon for today's farmers





# Introducing Precision Ag coverage from HSB

## Protecting the state-of-the-art equipment, data, and technology that farmers rely on

HSB has been protecting farmers - large commercial enterprises and smaller, family-run farms - for years. As the risks they're exposed to evolve, so does the coverage and protection we offer.

For today's farmers, data and technology are king. They utilize both to be more proactive and competitive in an ever-changing market by gaining efficiencies in fuel and fertilizer costs, soil management practices, and irrigation application.

Because modern farms rely so heavily on digital technology, they are vulnerable to risks in ways they never were before; risks that point to unique insurance needs.

Precision Ag coverage meets those unique needs by providing coverages designed to work together seamlessly without the potential gaps of some standalone insurance products.

This enhanced coverage can do it all, protecting stationary equipment, key farm implements, and electronics in the cab. Which means equipment breakdown or data loss doesn't have to result in irreparable damage to the farm.



## Insuring against equipment breakdown

Farms depend on a wide array of costly equipment and machinery - from irrigators, GPS, and equipment in the cab. Much of that equipment is controlled by sensitive electronics vulnerable to damage. Yet no insurance has been available that covers the risks most important to farmers - until now.

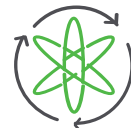
HSB's Precision Ag coverage offers new protection for growing equipment breakdown risks. Coverage includes these ground-breaking features:



**Electronics in the cab**



**Farm implement coverage**



**Renewable energy**



**Future loss avoidance**



**Business interruption/  
extra expense**



## Protecting electronics in the cab

The cab is the command centre for farm implements, and the microelectronics in the cab are integral to its operation. Because they are highly sensitive and vulnerable to the harsh conditions under which they are used, it takes only a modest accumulation of dust or chaff to cause a short-circuit or render a sensor and activator inoperable. When electronics go down, the impact on the workday can be significant.

New risks demand new solutions for farmers. Having Precision Ag coverage is critical. A partnership with HSB ensures that your policyholders are getting the most comprehensive coverage and services available today.



## Protecting farm implements

HSB's Precision Ag includes coverage for mobile farm implements and the precision electronics that control them.

Covering mobile farm implements and the electronics for precision farming is crucial. Precision Ag is insurance that addresses not only the physical breakdown of farm implements, but also invisible-to-the-eye microelectronics damage and firmware failure within their controls.

Covered mobile farm implements include seeders, spreaders, sprayers, tillers, and their controlling electronics. HSB's Precision Ag has advanced to cover both breakdowns to portable agricultural implements and undetectable damage to sensitive micro-circuits or firmware failure. Now you can fill a major gap that has existed in farm owners insurance.

## Loss examples



### Canola Farm

It's September and harvest time on a canola farm. Due to a malfunction, the GPS system guiding the steering aid in the tractor was no longer operable and the auto-steering functionality could not guide the operator across the field.

The GPS system had to be replaced and the data from the damaged unit needed to be reinstalled in the new unit.

**Insured losses - Data Compromise and GPS equipment replacement: \$5,500**



### Dairy Farm

Intermittent power fluctuations on a dairy farm caused electrical damage to two (2) variable-speed motors and their controllers used to drive milking machine vacuum pumps. Replacement of the motors and controllers was required to restore full operation. To prevent a future recurrence, the insured's repair firm added transient voltage surge suppression to the distribution panel supporting the vacuum pump operation.

**Insured losses - Damage to Covered Equipment, Business Interruption, Income Loss, and Future Loss Avoidance: \$26,400**



### Wheat Farm

During planting, a faulty communication board caused the seeder to improperly distribute seed. The communication board was replaced, restoring full functionality to the seeder. The extra expense and income loss resulted in increased labor and material costs to reseed the affected area of the field.

**Insured losses - Damage to Covered Equipment, Extra Expense and Income Loss: \$9,500**

## Contact us

**Put our expertise to work for your clients. Protect them with HSB Precision Ag.  
For more information, contact your HSB representative.**