

# Farm Loss Examples

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## Livestock/Dairy

<p>A power surge at the poultry house caused electrical damage to the well pump. As a result, a temporary pump was brought in until the well pump could be replaced.</p> <p><b>Property Damage: \$6,400</b> <b>Extra Expense: \$1,200</b></p>	<p>The exhaust fan in the poultry house mechanically seized due to lack of lubrication. An alarm system alerted the operator to the problem and a temporary fan was brought in before losing fowl.</p> <p><b>Property Damage: \$3,500</b> <b>Extra Expense: \$800</b></p>	<p>An electrical arcing event occurred within the main curtain and controller supporting the hog confinement operation. Due to the extent of damage and availability of replacement parts, both the curtains and control panel were replaced.</p> <p><b>Property Damage: \$11,230</b> <b>Livestock: \$9,500</b></p>	<p>The emergency generator's engine supporting the hog house mechanically seized. A replacement engine was located and installed.</p> <p><b>Property Damage: \$7,600</b></p>
<p>A power surge damaged the main electrical panel at the stable. Due to the age of the unit and lack of availability for parts, the panel was replaced.</p> <p><b>Property Damage: \$7,900</b></p>	<p>The well pump motor that provides water to a farm seized and required replacement. Additional costs were incurred to bring in water until the pump could be replaced.</p> <p><b>Property Damage: \$15,400</b> <b>Extra Expense: \$2,700</b></p>	<p>The domestic water pump supporting the well seized. While a replacement pump was ordered, temporary water was brought in.</p> <p><b>Property Damage: \$7,825</b> <b>Extra Expense: \$1,200</b></p>	<p>An arcing event occurred within the primary electrical panel supporting the barn. Due to the extent of damage, the panel was replaced.</p> <p><b>Property Damage: \$5,400</b></p>
<p>A severe voltage spike damaged the windings in a 50hp feed water pump motor. The motor could not be repaired due to the extensive electrical damage and was replaced.</p> <p><b>Property Damage: \$5,575</b></p>	<p>A compressor serving a dairy milk tank mechanically bound due to lack of lubrication. As a result, milk was lost.</p> <p><b>Property Damage: \$4,425</b> <b>Spoilage: \$3,650</b></p>	<p>The compressor of a pneumatic milking machine seized, requiring immediate replacement of the compressor</p> <p><b>Property Damage: \$695</b></p>	<p>A deep well pump supplying water to a dairy farm suddenly shutdown. Investigation revealed a lock rotor condition. The pulling of the pump, debris removal and replacement was provided under the policy.</p> <p><b>Property Damage: \$18,710</b></p>

## Facilities

<p>A power surge damaged the motor on a fertilizer feed pump requiring replacement.</p> <p><b>Property Damage: \$7,500</b></p>	<p>The gears on the seed treatment machine mechanically seized and required replacement. There was a loss of income while the machine was down.</p> <p><b>Property Damage: \$18,500</b> <b>Business Interruption: \$4,500</b></p>	<p>The main drive shaft on a mixer fractured and a new shaft had to be fabricated. Additional costs were incurred to outsource the mixing process until repairs could be completed.</p> <p><b>Property Damage: \$36,500</b> <b>Extra Expense: \$11,750</b></p>	<p>Arcing within a transformer caused power fluctuations that damaged the scales and three load cells that required replacement.</p> <p><b>Property Damage: \$19,500</b></p>
<p>A grain elevator's chain snapped, becoming entangled in the sprocket. This damaged the motor, sprocket, hub and electrical conduits. The grain elevator was rebuilt and restored to operation.</p> <p><b>Property Damage: \$21,400</b></p>	<p>The 600amp service panel was damaged by a power surge. Replacement parts were unavailable, and the panel was replaced.</p> <p><b>Property Damage: \$16,900</b></p>	<p>A silo unloader crashed. The pin roll in the winch sheared allowing the silo unloader to become loose.</p> <p><b>Property Damage: \$10,500</b></p>	

## General

<p>The motor supporting the air compressor seized due to insufficient lubrication. The entire system required replacement as a replacement motor was not compatible with the old air compressor.</p> <p><b>Property Damage: \$7,200</b></p>	<p>Due to poor ventilation, the electrical distribution system sustained a localized electrical arcing event. Temporary power needed to be established until the distribution system could be replaced.</p> <p><b>Property Damage: \$15,750</b> <b>Expediting Expense: \$1,200</b></p>	<p>The GPS unit on the tractor overheated and shorted. Due to lack of parts availability, the GPS system required replacement.</p> <p><b>Property Damage: \$8,725</b></p>	<p>The 300hp irrigation pump seized due to low water conditions. Repair parts were obtained and shipped overnight.</p> <p><b>Property Damage: \$15,025</b> <b>Expediting Expense: \$1,200</b></p>
<p>The compressor to a bulk milk cooler shorted to ground and resulted in spoilage. Recovery was provided for the replacement of the compressor and the resultant milk spoilage.</p> <p><b>Property Damage: \$1,750</b> <b>Spoilage: \$6,220</b></p>	<p>Power was interrupted to two outbuildings when a cable experienced an electrical breakdown.</p> <p><b>Property Damage: \$14,485</b></p>	<p>A wash system diverter valve, located in the gear box of the actuator motor, sustained a mechanical failure. As a result, bacteria destroyed the milk.</p> <p><b>Property Damage: \$915</b> <b>Spoilage: \$4,970</b></p>	<p>An irrigation system suffered a covered electrical breakdown when an electrical short caused the irrigation system to run the stop command. The equipment breakdown endorsement was responsible for the electrical breakdown portion of the claim and recovery for the collapse of the structure was found under the property form.</p> <p><b>Property Damage: \$12,375</b></p>
<p>The CPU on a water pivot line was damaged by a surge and needed to be replaced.</p> <p><b>Property Damage: \$2,160</b></p>	<p>An air-conditioning unit sustained an ice buildup in the evaporator due to a cracked compression fitting. The ice plugged the condensate drain causing water to leak into the control cabinet, short-circuiting the controls for the air-conditioning unit.</p> <p><b>Property Damage: \$2,810</b></p>	<p>A generator ceased to function. The control failure allowed the motor to over amp, which blew the piston through the motor block. Repair was needed and the motor was replaced.</p> <p><b>Property Damage: \$25,070</b></p>	<p>A lime dust coated the vacuum pump motor supporting the insured milking parlor. As a result, the motor overheated and caused insulation breakdown and winding damage. Since a replacement motor was not available, both the pump and motor were repaired.</p> <p><b>Property Damage: \$6,465</b></p>