



Equipment breakdown

Dairy farms



Today's dairy farms have implemented equipment that improves efficiencies in operations and wholesaling of products. Dairy farm owners depend on many types of mechanical and electrical equipment to operate farms.

Electricity is so critical that many farms are often equipped with emergency generators to conduct vital operations during utility service interruptions. Electrical breakdown is a common type of loss that can lead to significant property damage and interruption of normal operations for days until repairs can be made or replacements can be installed. Mechanical equipment, such as milking parlors and manure pumps, are critical for meeting production demands and are also susceptible to breakdown.

Some jurisdictions require boilers and pressure vessels to be inspected by a qualified inspector. These services are provided at no additional charge as part of Equipment Breakdown coverage.

EXPOSURES

- Air conditioning units
- Boilers
- Computers
- Emergency generators
- Fired/unfired vessels
- Irrigation pumps/motors
- Manure pumps
- Milking parlors
- Motors
- Pasteurizers
- Refrigeration units
- Silo unloaders
- Switchgear
- Transformers

Typical losses

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.

Property Damage: \$9,200

A compressor serving a dairy milk tank mechanically bound due to lack of lubrication. As a result, milk was lost.

Property Damage: \$5,300

Spoilage: \$4,400

LOSS PREVENTION TIP

Due to the critical nature of the electrical system for business operations, have a thermography survey completed every three years to highlight any problems or deficient areas.