

# IRRIGATION EQUIPMENT INSURANCE



## Replacement Cost Coverage

(up to the coverage amount on the policy)

### Sprinkler Insurance

Some of the perils you are protected from:

Wind / Tornado  
Collapse  
Lightning  
Fire  
Theft or Vandalism  
Mechanical  
Electrical



### Insurance Questions

#### What type of losses do I need to have covered?

Wind, Tornado, Collapse, Lightning, Fire, Theft or Vandalism, Mechanical, Electrical

#### Can I insure all brands of sprinklers?

Yes, We can insure ALL brands of sprinklers.

#### Who is the adjuster?

Call Galen. No need to wait for an out of the area adjuster to show up in a week or two. We will be right out and can usually settle in 24 hours.

#### How do I know if I have enough insurance to repair or replace?

Most Farm and Ranch Policies offer Actual Cash Value where they depreciate your equipment by 5%-10% per year or more. Some of your older sprinklers might be depreciated 50% or more. Replacement Cost Coverage does not depreciate so you are covered up to the amount on the policy. You want the broadest coverage available on your expensive equipment. We have a true Replacement Cost Coverage.



*Farm and Ranch  
Crop Insurance  
Irrigation Insurance*



Optional Coverage Available

#### **Mechanical Failure and Collapse**

Examples:

Micro Switch Failure  
Shearing of a Bolt  
Snapping of a Cable  
Valley Ball Joint Failure  
Alignment Failure  
Collapse for no apparent reason

**Call Galen for more info and a quote.**

Insurance for All brands of Sprinklers

**ZIMMATIC**

**Trickey Coverage Agency**

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Agent

**Galen Buller**

**620-338-2088**