

Farm machinery breakdown

Your Farm Machinery is plant and equipment (other than any vehicle) for which **you** are responsible and which are used by **you** for the Business stated in the **schedule**.

▶ A. What you are insured for

You are insured for accidental and sudden mechanical, electrical or electronic breakdown of **your** Farm Machinery.

▶ B. What you are not insured for

You are not insured for:

1. Wear and tear, depreciation, loss of use.
2. Alterations, additions, improvements or overhauls.

▶ C. The amounts you can claim

1. Where Farm Machinery is repairable, State will pay the reasonable cost of repair.
2. Where Farm Machinery is not more than 5 years old and is not repairable, State will either replace the Farm Machinery with the nearest equivalent readily available in New Zealand or pay the cost of replacement.
3. Where Farm Machinery is more than 5 years old and is not repairable, State will pay the value of the Farm Machinery at the time of breakdown.
4. The maximum amount **you** can claim for any one breakdown is \$2,500 unless a higher Limit is shown in the **schedule**.

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