

Combine ingestion and your insurance policy

The last thing any farmer needs during harvest is for their combine to ingest something by accident, whether that's a rock, log or something else. This type of accident can cause major damage to your machinery and bring your harvest to a standstill – right when time is critical for your operation. Even the smallest object can cause major problems.

That's why **"ingestion,"** or **internal damage caused by foreign object**, is covered under SGI CANADA Agro Pak insurance policies. Not only that, but our farm team includes experienced adjusters and technical specialists who understand farming and want to help you get back in the field quickly after a loss.

What qualifies as "ingestion"?

For insurance purposes, SGI CANADA defines "internal damage caused by foreign object" as damage caused by any foreign object that is not intended to be ingested into the harvesting machine. This could be rocks, metal debris, wooden posts or even a crop lifter that has broken off. The "internal" part of the definition refers to the area in the harvesting machine that is intended for cutting, threshing or processing material.

Please note: Wads or matres of crop are not included in this definition because this is what the combine is designed to harvest. Wadding is common with canola crops and may cause plugging, which is not covered by an Agro Pak policy.

Claim steps

1. Contact your broker and provide as much detail as possible. Tell them:
 - when the ingestion happened;
 - what you were harvesting;
 - what was ingested;
 - the extent of the damages;
 - and the make, model and serial number of the combine.
2. At SGI CANADA, our goal is to get you back in the field as soon as possible. If the damage is minimal, you can make your own temporary repairs to your combine if you choose. Or you can have a repair shop complete your repairs. Depending on who is making the repairs, ensure that you or your shop team take photos of the damaged parts and keep them for inspection at a later date.
3. Your broker will use the information you've provided to report your ingestion claim to SGI CANADA.



4. Shortly afterward, a claims adjuster will contact you to discuss the claim. They will review your coverage with you and discuss:

- details about the damaged equipment;
- the circumstances surrounding the loss;
- your available coverage limit;
- how loss of use coverage applies, if you have it on your policy;
- the special deductible terms;
- and the repair options available, including making arrangements to take your machine to a shop for temporary repairs or the option of doing the work yourself.

5. If you have Loss of Use coverage, the cost of renting a combine while yours is being repaired will be taken care of by your Agro Pak policy, in full or in part. This will help you continue combining and keep you from losing time and money.

- Contact your broker to make sure you have the right coverage for your farm.

6. If your adjuster decides that an inspection is necessary, they may arrange for one of our Farm Technical Advisors (FTAs) to inspect your machine and help complete your claim. FTAs are experts in machinery repair and appraisal. They work closely with repair shops to assess the damage to the machine and provide a full report for you to review with your adjuster. The report will include details on the damaged components and the condition of the unit, including any pre-existing damage. The adjuster uses the information provided in the FTA's report to determine how depreciation will affect your settlement.

7. Your adjuster will then contact you with the details of your claim settlement.

■ Your deductible

For ingestion claims caused by foreign objects, your deductible will be either 25% of the claim loss or \$2,500, whichever amount is higher. This will apply to your claim, unless you have specifically chosen a different deductible amount, which will be shown on your policy cover page.

■ Coinsurance

If you have coinsurance on your policy, the amount you have chosen to insure could affect the amount of the claim you receive. This could mean that you would have to cover some of the cost of repairing or replacing your machine yourself.

Not having enough insurance to cover a claim can cause unexpected financial problems for you and your family. We always recommend insuring your machinery and buildings to value and we encourage you to contact your broker to make sure you're ready for whatever comes your way.

■ Contact your broker today

It's a good idea to make sure you have the right insurance coverage in place before you have a claim. Contact your broker as soon as you can to find out more about coverage for ingestion, coinsurance, Loss of use coverage and any of SGI CANADA's other Agro Pak coverages.

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