



## Frequently Asked Questions: Agricultural Irrigation Equipment Insurance

H&B Agency is excited to offer agricultural irrigation equipment (pivot) insurance through our partner, Chubb, the leading insurer of irrigation equipment. Below are some common questions and responses regarding this policy type. If you have additional questions or would like to request a quote, please contact:

- **Dan Kennicutt – Crop Insurance Agent**
  - 402-430-2707
- **Chance Kennicutt – Property and Casualty Agent**
  - [chancekennicutt@hbcrop.onmicrosoft.com](mailto:chancekennicutt@hbcrop.onmicrosoft.com)
  - 402-499-8539

### What are the minimum requirements to insure my pivot(s)?

- We offer coverage for pivots of any age with a minimum value of \$14,000 per tower or \$70 per linear foot for the pivot itself. Support equipment, such as motors and pumps, may also be scheduled for coverage.

### What type of coverage is available for my pivot(s)?

- We offer coverage for the replacement cost of the pivot with a minimum deductible of \$5,000 per loss occurrence.

### What information is required for a quote?

- **Location:** For each pivot receiving a quote, we require the state, county, and zip code **OR** legal description for the physical location of each pivot.
- **Previous Loss History:** If you have had any prior pivot losses in the past five years, we will require a description of the loss, date of loss, and payout information for each loss.
- **Pivot System Details:** For each pivot receiving a quote, we will require the following details:
  - Year, make, and model for each of the system(s) you would like quoted



- System length (in feet) as well as details about any support equipment (motors, pumps) such as horsepower or pump size, that can be provided is also requested.
- Serial number for each pivot receiving a quote
- The total number of towers for each pivot receiving a quote
- Approximate value (in USD) of each pivot being quoted

### **How long will it take for me to receive a quote?**

- After all the required information has been provided (*see the preceding question*), our team is typically able to provide a quote in 1-2 business days. If additional information is required or a delay is anticipated, we will reach out to you directly with additional details about your quote.

Thank you for considering H&B Agency for your pivot insurance needs! We look forward to the opportunity to provide you with quality service and hope to hear from you soon.