

[Date]

[Policyholder Name]

[Address Line 1]

[Address Line 2]

**Subject: Summary of Agricultural Farm and Ranch Equipment Coverage**

Dear [Policyholder Name],

This letter provides a summary of the equipment coverage included in your current Farm and Ranch Insurance policy (Policy Number: [Policy Number]).

**Covered Equipment Categories:**

- Mobile Machinery (Tractors, Combines, Harvesters)
- Irrigation Equipment and Systems
- Livestock Handling Equipment
- Tools and Portable Supplies
- Miscellaneous Farm Implements

**Coverage Limits and Valuations:**

- **Scheduled Property:** Total Value: \$[Amount] (As per attached inventory list)
- **Unscheduled/Blanket Property:** Limit per Occurrence: \$[Amount]
- **Deductible:** \$[Amount] per claim

**Key Perils Covered:**

Your policy provides protection against loss or damage caused by fire, lightning, windstorm, hail, theft, and accidental collision or upset.

**Exclusions and Limitations:**

Please note that coverage generally excludes normal wear and tear, mechanical breakdown, electrical failure, and damage occurring while equipment is used for non-agricultural commercial hire unless otherwise specified.

**Action Required:**

Please review the attached equipment schedule. If you have acquired new machinery or disposed of any items, contact our office immediately to update your values and ensure adequate protection.

Sincerely,

[Agent Name]  
[Agency Name]  
[Phone Number]