



Saskatchewan Mutual Insurance Company
279 3rd Ave. North
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FARM TOOLS

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FARM TOOLS

Eligibility

- Any device, apparatus or instrument which is independent of any other apparatus and upon its own is used for machinery or business repair, construction or maintenance usual to farming operations
- Excludes repair parts
- Permission must be granted for tools used for business outside of the farm operation

Coverage

- Comprehensive Perils (All Risk)
- Coverage is on a Replacement Cost basis
- Coverage provided for theft of tools from an unlocked vehicle

Property Insured

- Tools as defined in eligibility
- Blanket coverage
- Off premises coverage included
- Tools kept at an unoccupied farm are subject to a surcharge