

BIG CHECK. BIG COVERAGE. BIG RELIEF. POWERED LOCALLY.®



Jeff Kubat (center), and Cooper Sowieja (right) of Claremont, Minnesota, received a check for \$23,955.80 from Matt Hart, Lubricants Manager at Ag Partners Coop in Wanamingo, Minnesota, for Cenex Total Protection Plan® coverage on a Case-IH 340 Magnum.

Managing livestock while growing corn and beans means there's always work to be done as Don Kubat, from Claremont, Minnesota, knows all too well. But that work ground to a halt last spring during planting when his 2014 Case-IH 340 Magnum started giving him problems. "We lost some of the gears," Kubat said. "The tractor had 19 gears, but I could only use like 14 of them. Some would work and some wouldn't."

Kubat immediately called up his dealer to find out the best course of action. "He told us we couldn't hurt the machine anymore than it already was, so we drove it in," Kubat explained. Once at the shop, the mechanics tore apart the transmission and found a lot of damage. A bearing had come loose and wreaked havoc on the gears. "They figured it'd cost more to buy all the parts to rebuild the transmission than it would to just put in a new one," Kubat said. And that was going to be expensive.

Fortunately, about eight years ago, Kubat started enrolling his equipment in the Cenex Total Protection Plan®, which provides greater protection than the manufacturer warranty. The Cenex Total Protection Plan®

offers total security by covering new equipment for up to 10 years or 10,000 hours and used equipment for up to 8 years or 8,000 hours, with no deductible. So when Kubat received the repair bill, the Cenex Total Protection Plan® stepped in and provided him with a big check of \$23,955.80 to cover the eligible repairs, per the terms of the agreement. "We weren't sure if they were going to take care of it because we'd never had a claim like this one before, but they did," Kubat said. "We appreciated all the help."

And with support from Ag Partners Coop in Wanamingo, Minnesota, and the hassle-free claims process, Kubat soon had his tractor back in the fields without having to fuss over a bunch of paperwork. "The claims process was quite easy," Kubat said. "I just called our rep, and he took care of it from there."

"We never think much of the insurance until we need it. It wasn't very expensive for what it covered, and we couldn't believe it covered what it did," he said. "You never really hope you have to use it. But when the tractor went down, it was really a big deal to have it."

Give your certified Cenex® distributor a call today and they'll help you determine the right energy products and protection for all your equipment. You can also visit cenex.com for more information or to enroll.

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— DON KUBAT, CLAREMONT, MINNESOTA



WHAT IS THE CENEX TOTAL PROTECTION PLAN®?

The Cenex Total Protection Plan® extends beyond manufacturers' warranties and provides coverage to farmers who use premium Cenex® fuels and lubricants. It covers new equipment for up to 10 years or 10,000 hours and used equipment for up to 8 years or 8,000 hours, with no deductible.

