



*Advantages of the
Kubota-Endorsed Property Damage
Insurance Program*

FEATURE	TYPICAL HOMEOWNER'S POLICY	KUBOTA-ENDORSED PROPERTY INSURANCE PROGRAM
Wind or flood damage, including hurricane	Often excluded	INSURED
Damage to equipment while being transported	Often excluded	INSURED
Damage to equipment when used away from your property	Often excluded	INSURED
Protection for larger tractors	May have limitations on the amount of coverage	Insured to full actual cash value
Easy to participate	Require separate application and payment	Payment and enrollment included in KCC installment loan contract
Comprehensive care	Customer needs to deal with multiple party in case of loss	Kubota as group provides comprehensive support

Kubota.
EVERYTHING YOU VALUE

KTAC Insurance Agency
P.O. Box 2209
Suwanee, GA 30024-2209

KTAC Replacement Policy

Receive full value for your equipment!

Effective for contracts dated after September 9th, 2009, KTAC offers Original Sales Price Value* for Kubota in the event of a total loss, including theft.

Conditions:

- Must be an existing KCC customer (loan must be active)
- Loss must occur within the first 60 months from the purchase date (date of contract)
- Original Sales Price* is paid if you agree to replace the collateral with a new Kubota collateral
- Replacement equipment must be purchased within 60 days from date of claim settlement.

*Original Sales Price excludes taxes, fees, and other charges.

If you do not meet the conditions detailed, AVC (Actual Cash Value) will be considered.

For more information about this program or to receive a quote, please contact KTAC Insurance Agency at 1-800-348-5802.

This is a summary of the Kubota-Endorsed Property Damage Insurance Program. This literature is descriptive only and not intended to be a solicitation or an offer to sell any insurance product or service, nor is the information a complete description of all the terms, conditions and exclusions applicable. Actual coverage is subject to the language of the policy issued. This policy is underwritten and issued by Ohio Indemnity Company.



PROTECT *Your* KUBOTA

ALL RISK PROTECTION
ON AND OFF YOUR PROPERTY

KTAC
INSURANCE

KUBOTA-ENDORSED PROPERTY DAMAGE
INSURANCE PROGRAM



Kubota.
EVERYTHING YOU VALUE

DAMAGE AND LOSS PROTECTION

Your decision to purchase a Kubota was most likely an easy one. Now you need to decide how to protect your investment against unexpected damage or loss. At KTAC Insurance Agency, we want to make that decision easy for you. That's why we have made a competitively priced, convenient Kubota-Endorsed Property Damage Insurance Program available to Kubota equipment owners.



POLICY TERMS

Convenient Payment Option

Payment is included in the term of your loan

Existing Loan Option

Annual policy or remainder of the term of your loan

Customer Purchase Option

Annual policy only

LOW DEDUCTIBLE

A low \$250 deductible will apply to a loss.

TRUSTED ASSOCIATES

This valuable Kubota-Endorsed Property Damage Insurance Program is underwritten and issued by Ohio Indemnity Company. Actual Coverage is subject to the language of the policy as issued.

PERILS INSURED

- Wind or flood damage, including hurricane
- Theft
- Windstorm
- Hail
- Accidental damage
- Fire
- Vandalism

EXCLUSIONS

- Loss or damage from fraudulent, dishonest or criminal acts of borrower
- Governmental action – confiscation or seizure by governmental authority
- Mechanical breakdown
- Wear and tear
- Nuclear accidents
- War
- Terrorism



“ALL RISK” Protection— On and Off Your Property!

Convenient Payment Option

When you choose to finance your equipment through Kubota Credit Corporation, you may add the cost of insurance to your loan payment. That means one convenient bill for all your required payments. This option is only available at the time of purchase.

Existing Loan Option

At any point during your finance term, you can take advantage of KTAC's outstanding benefits by purchasing an annual policy or a remaining finance term policy. Contact a KTAC Representative for additional information.

Customer Purchase Option

If you elect to pay cash for your Kubota equipment or you have paid off your Kubota loan, we have an insurance policy available for you in most states. Our Customer Purchase Option provides the same quality protection and service as our other KTAC options. Contact a KTAC Representative for additional information.

Protect your Kubota by purchasing an
“All Risk” Policy from KTAC Insurance.

Please contact a KTAC Representative at
800-348-5802 to see if you qualify for our
“All Risk” Protection.

BROAD PROTECTION

Unlike the typical homeowner's or business owner's property damage policy, this valuable program offers broader protection for your Kubota equipment. Some advantages of this insurance include protection for your tractor while off-premises or in-transit. It also provides insurance for larger tractors that are often excluded from your homeowner's policy.

PROPERTY DAMAGE INSURANCE PROGRAM

When you finance your Kubota through Kubota Credit Corporation, you are required to show proof of insurance against “ALL RISKS” including flood, theft, collision, fire, and upset both on and off your property. The Kubota-Endorsed Property Damage Insurance Program is a convenient way to receive competitive rates and quality insurance protection you may not be able to obtain elsewhere. As an added benefit, your rate will be locked in for the duration of your loan.

