



Irrigation Storm Damage Checklist

By Lyndon Kelley, MSU Extension

In the event of storm damage, the following is a list of recommended steps to help work through the claims process and the timely replacement of your farm's irrigation system.

- It's important to identify all of the damage that occurred during a storm event. Some policies base deductibles on loss events rather than individual pieces of equipment. Inspect all of your irrigation assets in the storm area for damage.
- Remember to inspect pumps and electrical systems for damage, especially if there was lightning in the area.
- Document with photo and notes. Note the date and time of the storm and when the damage was identified.
- Contact your insurance provider as soon as possible. Provide them with a list of damaged items, photos, and dates.
- Most insurance providers will supply an identifying incident/loss number to your situation that should be included with communications between you, the insurance adjuster and the irrigation repair companies. The State of Michigan's Department of Insurance and Financial Services (DIFS) has created a document to track claim information with. The tracking sheet can be found at: [DIFS Insurance Claims Tracking Sheet](#).
- Secure bids for repair as soon as possible. Often during major events the amount of repair work nearby is overwhelming for local crews. Many operate by first come first serve, but most have a priority list, depending on the impact of the non-functional machine.
- Do not be surprised to see unfamiliar faces doing the repairs. Major storms leave many systems in need of repair, so local irrigation suppliers may hire in repair crews from outside the area. The network of irrigation suppliers is well coordinated and works together to get the irrigation system up and running. Communicate with your irrigation equipment supplier to verify who will be responsible for the quality of work and payments.
- Make sure the contractor gets paid. Some insurance companies pay the contractor directly, but others will reimburse the owner for repair/replacement cost minus the deductible, so the owner is responsible for paying the contractor(s). If the contractor must wait for the insurance reimbursement monies, interest fees may be incurred.
- Inspect irrigation repairs made under insurance settlement agreements as soon as completed. Test all major components for functionality to ensure all repairs are complete. Review that all storm related damage is covered by the insurance settlement.
- Check the perimeter of the irrigated field to make sure downed trees have not fallen in the way of the center pivot path. A broken limb or fallen tree that leaves branches in the way of the end boom can be an expensive storm related repair. These types of obstacles may not be noticed until you've made the first rotation after the storm.