

Our team of experts offer over 40 years of experience providing livestock risk solutions tailored to fit your needs

# Coverage

Policy provides liability coverage for losses caused by death, injury, or theft of non-owned livestock in the insured's care, custody, and control that they become legally obligated to pay the owner of the livestock.

# Target Market

 Swine and poultry confinement growers raising meat animals or breeding stock under a contractual feeding agreement

## **Coverage Extensions**

- Covers reasonable expenses incurred by the insured at our request to investigate the claim
- Covers loss of earnings up to \$250 per day from time off work at our request

- Covers expenses to remove and dispose of dead livestock after a loss occurs for up to 25% of the loss amount
- Newly acquired organizations or locations for the same species and type of livestock already insured on the policy

## Available Endorsements:

 Contract Grower Loss of Income to cover loss of grower payments when a loss is the result of a covered peril

#### Deductible and limits

- \$1,000 minimum deductible
- Up to \$2.5 million per occurrence limit
- Up to \$5 million annual aggregate limit
- \$5,000 standard limit per animal
- \$250,000 per location Contract Grower Loss of Income limit



# Program qualifications and policy conditions

- Available to livestock contract growers
- Provide a copy of the feeding contract and any amendments and/or standard operating procedures
- Insured must have an alarm system and standby generator tested monthly and log all text results
- Employ all reasonable means to protect livestock
- Notify company of any changes to the contract within thirty (30) days of receipt

## Notable exclusions

- Malicious or willful acts by insured, their family members or employees
- Dishonest acts by insured, partners, employees or anyone entrusted with insured livestock
- Escape, mysterious disappearance, or shortage upon taking inventory
- Seizure or government ordered destruction
- Surgical procedure, inoculation, or injections
- Disease, sickness, or illness
- Fines, punitive damages, or attorney's fee
- Failure of livestock to meet performance standards, quality conditions or warranties
- Transit
- Livestock not healthy when delivered

# Related products

- Livestock Confinement, Feedlot, and Pasture
- Livestock Motor Truck Cargo
- Livestock Auction Markets
- Livestock Mortality (all risk)

#### Get in Touch



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