

LIVESTOCK MOTOR TRUCK CARGO

Product Sheet

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

Coverage

Policy provides broad form coverage for losses to animals in transit that are your property or the property of others. Loss includes death, humane destruction, crippling, bruising, injury and/or escape of animals.

Program Parameters

- Available for livestock owners, shippers, and transporters
- Primary coverage
- Minimum premium \$250

Deductible, valuation, and limits

- \$1,000 deductible standard, zero deductible for limited perils only coverage
- Substantiated value
- Standard limits of \$100,000 per vehicle with higher limits available

Coverage Extensions

- Salvage and recovery expenses
- Debris removal expenses
- Unearned freight charges
- Theft of the entire load
- Vehicle breakdown
- Loss of value due to a loss occurrence
- Loading and unloading coverage
- Substitution of vehicles for inoperable vehicles

Notable Exclusions

- Property other than animals (non-livestock freight endorsement is available)
- Delay, loss of market, loss of use, or any consequential loss
- Shipments of mixed species or young animals with adult animals
- Neglect to save and preserve livestock
- Unexplained loss, mysterious disappearance, or shortage upon taking inventory
- Criminal acts by the insured or employees
- War, nuclear action, terrorism, or cyber attack
- Animals sick, diseased, or weakened prior to loading
- Pollutant cleanup
- Government ordered seizure or destruction
- Excessive shrink or loss of weight, unless resulting from a loss occurrence

Available Endorsements*

- Limited perils only coverage
- Death and humane destruction only coverage
- Non-livestock freight
- Single trip limit increase
- Terminal coverage for non-livestock freight
- Contingent cargo

**Some endorsements have additional underwriting qualifications that must be met for availability*

Related products

- Livestock Confinement, Feedlot, and Pasture
- Livestock Care, Custody, and Control
- Livestock Auction Markets
- Livestock Mortality (all risk)

Get in Touch



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