



## COVERAGES

1. Standard Coverage (full mortality).
2. Specified Perils (limited risk, excludes illness and disease).
3. Calf in Utero (protection for the unborn calf, and up to one year after birth). (Cattle only)

## SPECIAL COVERAGES

1. Theft
2. Optional Perils – extends the list of specified perils.
3. Extended Territory – for animals being imported by air or sea, or animals temporarily housed outside of standard territory.

**Transportation**, exhibition and all normal usage of the animal in the U.S. and Canada is included.

**Loss**, directly or indirectly, due to animal(s) giving birth prematurely or otherwise, shall not be included on a policy written for a Term of less than three months.

## **SPECIAL HERD INSURANCE - CATTLE**

Special Rates are available on multiple animal risks. Please contact your American Live Stock representative.



**AMERICAN  
LIVE STOCK**

*Harding & Harding*

**A MARKEL COMPANY**

416 South 2nd Street, Geneva, Illinois 60134  
(630) 232-2100 • Fax (630) 232-2292

**LIVESTOCK MORTALITY INSURANCE  
COVERING DEATH FROM ACCIDENT OR DISEASE**

[www.amlivestock.com](http://www.amlivestock.com)

## **IMPORTANT**

1. Livestock mortality insurance is written for the purpose of protecting the actual investment of the livestock owner, not potential gain or profit.
2. A mortality policy cannot be construed in any way as a maintenance coverage; it does not include veterinarian or similar expenses.
3. Indemnity is payable only as a result of death loss.
4. Mortality coverage does not indemnify an insured against loss of an animal's ability to perform the functions for which it is kept.
5. Death from natural or accidental causes is included but mandatory slaughter by governmental authority or decree, or for expediency is not included.
6. The basis for valuing an animal should be actual sales price or fair and conservative appraisal by competent judges when no actual sales transaction has taken place. These values shall be subject to acceptance by Company.
7. Mortality insurance is renewable only on evidence of reinsurability, both as to physical condition and market value.
8. Cancellation may only be effected by the insured, or by the Company on notice given in conformation with whatever existing laws govern for the address of the insured as shown on policy. Short rate basis if ordered by insured and pro rata basis if by the Company.
9. Policies may not be transferred from one insured to another unless agreed to through endorsement by Company, nor may cover be switched from one animal to another unless agreed to by Company.
10. Application subject to acceptance by Company.