

STOCKMENS INSURANCE AGENCY LLC

ADDITIONAL WORDINGS

10% CLAIM FREQUENCY DEDUCTIBLE

It is hereby stated and agreed that in the event the Insured has been indemnified for two (2) or more livestock claims in the immediate previous two (2) years, any and all subsequent claims on any animal insured under this Policy shall be subject to an additional deductible equal to 10% of the Insured Value of the animal. For the purpose of this clause, 'Insured' includes the Insured shown on the Policy, their spouse, any person under the age of 21 in their care, any Company or Farm operated by or, in which the Insured has a financial interest.

20% DEDUCTIBLE FOR ACCIDENT ONLY

It is hereby stated and agreed that each and every Claim on any animal insured by this Policy is subject to a 20% Deductible of the Insured Value of the animal.

In the event of Salvage, the Deductible is to be applied before Salvage is deducted.

In the event of a Death, the Deductible will be applied to the Insured Value of the animal.

20% DEDUCTIBLE FOR ACCIDENT, SICKNESS & DISEASE INFERTILITY

It is hereby stated and agreed that each and every Claim on any animal insured by this Policy is subject to a 20% Deductible of the Insured Value of the animal.

In the event of Salvage, the Deductible is to be applied before Salvage is deducted.

In the event of a Death, the Deductible will be applied to the Insured Value of the animal.

15% DEDUCTIBLE FOR COMPREHENSIVE INFERTILITY

It is hereby stated and agreed that each and every Claim on any animal insured by this Policy is subject to a 15% Deductible of the Insured Value of the animal.

In the event of Salvage, the Deductible is to be applied before Salvage is deducted.

In the event of a Death, the Deductible will be applied to the Insured Value of the animal.

This clause will not apply to a Loss of Use claim. However, if the Loss of Use Claim evolves into a total loss Claim then the full Deductible (on the original Insured Value) will apply.

CORONAVIRUS ABSOLUTE EXCLUSION

Effective March 20, 2020, notwithstanding any other provision, no cover is provided under this policy for any claim, loss, cost or expense of whatever nature directly or indirectly arising out of, contributed to by or resulting from coronavirus disease (COVID-19), severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2), or any mutation or variation thereof.

This exclusion also applies to any claim, loss, cost or expense of whatever nature directly or indirectly arising out of, contributed to by or resulting from:

- I. any fear or threat (whether actual or perceived) of; or
- II. any action taken in controlling, preventing, suppressing or in any way relating to any outbreak of;

coronavirus disease (COVID-19), severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2), or any mutation or variation thereof.

FOOT ROT EXCLUSION

All losses directly or indirectly caused by or attributable to Foot Rot are excluded under this Policy unless the animal's vaccination program is fully up to date per the manufacturing guidelines.

LAMINITIS EXCLUSION

All losses directly or indirectly caused by or attributable to Laminitis are excluded under this Policy.

JOHNE'S EXCLUSION

All losses directly or indirectly caused by or attributable to Johne's are excluded under this Policy.

WARTS EXCLUSION

All losses directly or indirectly or attributable to Bovine Papilloma Virus (BPV) in all forms, including but not limited to penile or other genitalia warts, are excluded under this Policy.