

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

# Coverage

Provides coverage for losses caused by death or humane destruction of livestock as a result of a specified peril. Coverage is for both owned and non owned livestock in your care, custody, and control.

## **Target Markets**

- Feedlots
- Backgrounders
- Farmer feeders
- Dairies
- Pasture cattle
- Cow/calf producers
- Sheep and goat confinement and pasture exposures

# Program parameters

- Available for livestock owners and feeders
- Primary coverage
- Minimum premium: \$250 per policy
- Excess coverage available

## Deductible, valuation, and limits

- Standard deductible of \$1,000 (feedlots \$2,500)
- Market value, contracted value and agreed
  values
- Limits available up to \$10,000,000 per occurrence
- Excess limits available

#### **Covered Perils**

- Fire, lightning, explosion or smoke
- Windstorm, hail or tornado
- Smothering caused by blizzard or snowstorm



- Collision with vehicles, aircraft or falling objects
- Riot, civil commotion or vandalism
- Earthquake or volcanic eruption
- Flood, drowning, mudslide or tidal wave
- Accidental shooting
- Electrocution
- Physical attack by dogs and/or predators
- Collapse of buildings, barns, bridges, or culverts
- Sinkhole collapse
- Hypothermia due to precipitation
- Leakage of gas or anhydrous ammonia
- Contaminated feed or water

## Coverage extensions

- Coverage at incidental unscheduled/new locations for up to 90 days
- Coverage for newly acquired livestock for up to 90 days
- Expenses incurred to minimize a livestock loss
- Limited theft coverage
- Coverage for removal and disposal of carcasses following a claim

#### Notable exclusions

- Neglect or failure to provide proper care
- Escape or mysterious disappearance
- Seizure or government ordered destruction
- Fright, stress or running into objects
- Disease, sickness, or illness
- Contaminated medication or drugs
- War, nuclear action, terrorism, or cyber attack
- Hyperthermia, heat stroke or heat exhaustion

#### Available endorsements\*

- Coverage in transit (specified perils)
- Grazing poisoning
- Newborn livestock (born during the policy period)
- Mortgaged or stolen liability
- Frozen semen and embryos in storage or transit
- Substantiated valuation (Organic, genomic, purebred, etc.)

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

## Related products

- Livestock Confinements (swine and poultry)
- Livestock Motor Truck Cargo
- Livestock Auction Markets
- Livestock Mortality (all risk)

#### Get in Touch



STEVEN IMHOF
Vice President
(786) 676-2619
steven.imhof@rokstoneagriculture.com

Scan me to visit the Rokstone Agriculture website



Disclaimer - The information contained herein is intended for informational purposes only. Insurance coverage in any particular case will depend upon the type of policy in effect, the terms, conditions, and exclusions in any such policy, and the facts of each unique situation. No representation is made that any specific insurance coverage would apply in the circumstances outlined herein. Please refer to the individual policy forms for specific coverage details.