

## **BLANKET LIVESTOCK FORM**

Refer to Supplemental Declarations if information is not shown on this form.	
The coverage under this endorsement is subject to the <i>terms</i> contained in the poli	icy.
This form is a part of Policy No	
Named Insured	
WHAT WE PAY FOR  We cover your livestock against death or necessary destruction resulting from (See reverse side).	the perils which are marked by an "X"
Perils Group No. 1  Perils Group No. 2  Perils Group No. 1, 2, 3 and 4  Perils Group No. 3  Perils Group No. 4	
BLANKET COVERAGE (SUBJECT CO-INSUR	PANCE CLAUSE)
a). By Classes  Cows or Bulls  Young Stock—as defined  Calves  Horses  Sheep  Hogs Others	\$ \$
Poultry not eligible to Blanket Coverage	 otal
b). All Above Classes Unless EXCLUDED (Poultry not eligible to Blanket Cov	verage) \$\$
Young stock means bulls over 6 months old and less than 2 years old and heif freshened.	
<b>DEDUCTIBLE</b> From each adjusted claim for loss or damage in a single <i>occurrence</i> , <i>we</i> will ded	luct \$

## WHAT WE PAY FOR

We cover your livestock against:

Perils Group No. 1-These perils apply if Perils Group No. I is marked by an "X".

Fire and/or lightning;

Earthquake;

Collision;

Derailment or overturn of transporting vehicle.

Perils Group No. 2-These perils apply if Perils Group No. 2 is marked by an "X".

Windstorm:

Hail:

Explosion (EXCEPT explosion originating within steam boilers);

Riot:

Collapse of bridges and culverts;

Aircraft (including direct loss by objects falling from any of them);

Vehicles (running on land or tracks) EXCEPT when the vehicle is owned or operated by *you* or *your* employee, a tenant or member of either household;

Stranding;

Sinking;

Burning and/or collision of the transporting vehicle;

Smoke due to a sudden, unusual and faulty operation of any heating or cooking unit, only when the unit is connected to a chimney by a smoke pipe, and while the unit is in or on the premises described in this policy.

However, this coverage EXCLUDES smoke from fireplaces or industrial apparatus.

Perils Group No. 3-These perils apply if Perils Group No. 3 is marked by an "X".

Theft, meaning the actual theft of any one animal or animals where there is visible evidence and proof of such theft. This coverage EXCLUDES escape from the premises, mysterious disappearance, loss due to infidelity of any of *your* employees or unaccountable shortage of livestock.

Perils Group No. 4-These perils apply if Perils Group No. 4 is marked by an "X".

Accidental shooting EXCEPT by you or your employees;

Drowning;

Miring;

Flood:

Sudden and accidental damage from artificially generated electrical currents;

Attack by dogs or wild animals;

Complete collapse of buildings;

Accidental poisoning;

Vandalism.

## HOW MUCH WE PAY FOR LOSS OR CLAIM

The following provisions apply in addition to any other provisions under How Much We Pay For Loss or Claim.

## Coinsurance Penalty

We require that you insure your farm livestock to 80% of its Actual Cash Value. By doing this, we treat you and other insureds fairly and on the same basis.

If at the time of loss, **you** do not carry insurance equal to 80% of **your** farm livestock, **you** will be penalized if there is a partial loss. **We** use the following formula to compute the amount **we** pay.

The Amount of Insurance **You** Carry at the Time of Loss

X Loss to **Your** Farm Livestock =

The Amount of Insurance *We* Require at the Time of Loss (80% of Actual Cash Value)

The Claim Under Your Policy.

**We** do not pay more than:

- 1) The Actual Cash Value of the animal; or
- 2) The applicable Limit of Insurance (shown above).