

COVERAGE LF – LIVESTOCK FLOATER

Livestock shall include such classes of livestock as horses, cattle, sheep, goats, swine and poultry with each class insured separately.

The insurance provided by this Coverage is against death or total destruction of livestock directly resulting from the perils listed for the applicable LF Form No.:

Coverage **L200** includes Perils (1) to (19)

Coverage **L100** includes Perils (1) to (3)

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| <ul style="list-style-type: none">(1) Fire.(2) Explosion.(3) Lightning.(4) Smoke.(5) Windstorm or hail.(6) Riot.(7) Collapse of Buildings, bridges or culverts.(8) Flood.(9) Collision or Derailment or Overturn of a vehicle on which insured property is being transported.(10) Impact with any aircraft or land vehicle.(11) Stranding, Sinking, or Burning or Collision of vessels including general average and salvage | <ul style="list-style-type: none">(12) charges incurred, while waterborne on board any regular ferry while operated on inland or coastal waterways only.(13) Theft.(14) Accidental Shooting.(15) Drowning.(16) Electrocutation.(17) Attack by wild animals or non-owned dogs.(18) Blizzard, Snow, Sleet or Rainstorm.(19) Vandalism or Malicious Acts.(20) Accidental physical entrapment meaning involuntary physical constraint. |
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LIMITS OF COVERAGE LF

Livestock is subject to a limit of \$2,000 for each registered animal and \$1,500 for each unregistered animal unless specifically insured.

LOSS OR DAMAGE NOT INSURED - COVERAGE LF

We shall not be liable for loss or damage under (19) Accidental Physical Entrapment:

- (i) to animals in the process of being bred, either by natural or artificial means;
- (ii) for death due to animal birth or while animal is birthing;
- (iii) for livestock in transit or while being loaded or unloaded;
- (iv) for choking on objects or food, bloat or medicine taken;
- (v) to any animal which contracted a disease or is sick before entrapment;
- (vi) for livestock being handled or forcibly restrained for care or treatment;
- (vii) for death caused by huddling, piling, smothering, freezing or stampeding;
- (viii) for death directly resulting from physical injury due to a beast having been split;
- (ix) for suffocation of animals in their own fluids, when caused by the animals' natural inability to regain an upright position.

ADDITIONAL CONDITION OF COVERAGE LF

In case of livestock alleged to have been killed by lightning, fumes, electrical power interruption, or accidental physical entrapment, the carcass shall not be moved. The Head Office or our nearest adjuster shall be immediately notified. Satisfactory evidence that death occurred from one of these perils must be produced, and this may include a Veterinarian's Certificate.

ADDITIONAL AGREEMENTS OF COVERAGE LF

THIS POLICY IS EXTENDED TO COVER:

- (a) If you acquire any additional animals similar to those scheduled, we will automatically insure these under this coverage if you notify us within 30 days. We will pay a maximum of 25 percent of the total amount of insurance per class of animals shown on the Declaration Page subject to a limit of \$2,000 per animal or the purchase price whichever is less.
- (b) Reasonable fees due to veterinarians employed by you to confirm the cause of death, or other documents of relevant information on your business, which we will require following a loss to determine the indemnity payable under the present policy. We will not indemnify you for veterinarian fees when the fees arise from a loss not insured under this policy.