

UNDERWRITING QUESTIONS

1. Is applicant 100% owner of the animal(s) listed?
 Y or N - If 'No', please provide other owner(s) % of interest, name & address. _____

2. If the animal is being leased by the insured, provide the name & address of Loss Payee.

3. Has any same type of animal owned by the applicant died in the last 5 years? Y or N - If 'Yes', explain.

4. Has any insurance carrier ever canceled to refused to insure any animal in which the applicant has or had an insurable interest? Y or N - If 'Yes', why?

5. Is there other insurance currently in force for this animal?
 Y or N - If 'Yes', provide the following:
 Name of insurance carrier: _____
 Expiration date of coverage: _____
6. Name, address and phone of usual licensed vet:

7. Will the animal(s) be observed & cared for daily? Y N
8. Previous ownership of animals of this type? Y N
9. Has any animal listed been sick or injured? Y N
 If 'Yes', explain. _____
10. Has any animal experienced birthing difficulties? Y N
 If 'Yes', explain. _____
11. Other than for routine care, is any animal listed receiving regular treatment, medication or supplements? Y N
 If 'Yes', explain. _____
12. Will any animal listed be transported during the coverage period? Y or N - If 'Yes', how many miles? _____
13. Is any animal listed leased to others? Y N
 If 'Yes', provide a copy of the lease *prior to binding*.
14. Are all animals listed kept at the mailing address shown?
 Y or N - If 'No', provide address where animals are kept. _____

ANSWERS TO THE ABOVE QUESTIONS ARE REQUIRED PRIOR TO BINDING COVERAGE.

COVERAGES

1. Standard Coverage (full mortality).
2. Specified Perils (limited risk, excludes illness & disease).

CATTLE

AGE LIMITS 3 MONTHS TO 6 YEARS

1 Month Term	3.40%
3 Month Term	4.60%
6 Month Term	5.00%
1 Year Term	7.00%

Coverage cannot be bound for any animal valued at more than \$50,000 without approval from the company. Please contact the company for approval.

SPECIAL HERD INSURANCE – CATTLE

Special Rates are available on multiple animal risks. Please Contact your American Live Stock representative for eligibility.

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.



ADMINISTERED BY:

MiniCo Insurance Agency
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**LIVESTOCK MORTALITY INSURANCE
 COVERING DEATH FROM ACCIDENT OR DISEASE**

www.MiniCo.com
 CA License: 0H04984

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 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 valuating 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 are subject to acceptance by the 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 confirmation with whatever existing laws govern for the address of the insured as shown on the policy. Short rate basis if ordered by insured and pro rata if ordered by the Company.
9. Policies may not be transferred from one insured to another, nor may coverage be switched from one animal to another.
10. Application is subject to acceptance by the Company.
11. The insurance company and it's underwriters have the right to inspect and/or collect DNA samples for all covered animals.