

APPLICATION FOR INSURANCE WITH AMERICAN LIVE STOCK



I/WE _____

of _____
 Address _____ Zip Code _____ Telephone _____

hereby apply for insurance against loss by death resulting from disease or accidental injuries for the term of _____ on the following described animal or animals:

Name of Animal	Registration and/or Tattoo Number	Breed		Purchase Price	Amount of Insurance	Rate	Premium
		Sex	Birthdate	Purchase Date			

Values based on:
 Appraisal Private Purchase Auction Price

I Hereby certify that I have this day examined the aforementioned animal(s).
 I have witnessed locomotion and observed no defects or unsoundness of limb.
 I know of no record of illness in the past twelve months.
 I know of no record or indication of sterility, past or present.
 I would consider the animal(s) sound and normal in every other respect.

In making application for this insurance, I/We declare the above facts confirm my knowledge and also that this insurance has not been refused elsewhere, no other insurance is in effect, or that insurance is in excess of fair market value. I/We declare that I/We are the sole owner of the animal(s) herein described and that same is now in sound and good condition; and that there is not now, nor has there been any contagious disease in my/our vicinity; and that I/We know of no reason why this insurance should not be granted. The following notice is required by various states: "Any person who knowingly with the intent to injure, defraud or deceive any insurance company or other persons, files an application containing any false information or conceals for the purpose of misleading, information concerning any fact, material thereto, commits a fraudulent act, which is a crime."

 Veterinarian's Signature Date _____

 Signature of Applicant Date _____

COVERAGES

1. Standard Coverage (full mortality).
2. Specified Perils (limited risk, excludes illness and disease).
3. Calf in Utero (protection for the unborn calf, and up to one year after birth). (Cattle only)



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.

BEEF CATTLE

AGE LIMITS 3 MONTHS TO 7 YEARS

1 Month Term	2.40%
3 Month Term	3.60%
6 Month Term	4.00%
1 Year Term.....	6.00%

Coverage is available on animals age 2 weeks - 3 months and over age 7. Please submit to the **Company** for rating.

SPECIAL HERD INSURANCE - CATTLE

Special Rates are available on multiple animal risks. Please contact your American Live Stock representative.

DOGS

AGE LIMITS 4 MONTHS TO 6 YEARS

1 year (Excl. Vehicular & Whelping Loss).....	10%
1 Year (Incl. Vehicular Loss).....	13%
1 Year (Incl. Vehicular & Whelping Loss).....	15%

Certain breeds not acceptable for whelping risks. Loss due to theft, straying or mysterious disappearance not covered.



**AMERICAN
LIVE STOCK**

Harding & Harding

A Division of Markel Service, Incorporated

2000 S. Batavia Avenue, Suite 500
Geneva, Illinois 60134
(630) 232-2100 • Fax (847) 572-6362

**LIVESTOCK MORTALITY INSURANCE
COVERING DEATH FROM ACCIDENT OR DISEASE**

www.livestock-insurance.com

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 an 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 valuing 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 shall be subject to acceptance by 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 conformation with whatever existing laws govern for the address of the insured as shown on policy. Short rate basis if ordered by insured and pro rata basis if by the Company.
9. Policies may not be transferred from one insured to another unless agreed to through endorsement by Company, nor may cover be switched from one animal to another unless agreed to by Company.
10. Application subject to acceptance by Company.