



## Equine, Livestock & Aquaculture

# Livestock Care, Custody & Control Liability Insurance

Providing solutions for the livestock industry for over 25 years.

### Coverage

Policy provides liability coverage for losses caused by death, injury or theft to livestock in the insured's care, custody and control that they become legally obligated to pay the owner of the livestock.

- Fines, punitive damages or attorney's fees
- Failure of livestock to meet performance standards, quality conditions or warranties
- Livestock not healthy when delivered

### Coverage extensions

- Covers reasonable expenses incurred by insured at our request to investigate the claim
- Covers loss of earnings up to \$250 per day from time off work at your request
- Covers expenses to remove and dispose of dead livestock after a loss occurs, for up to 25% of the loss amount

### Deductible and limits

- \$5000 minimum deductible
- Up to \$2.5 million per occurrence limit
- Up to \$5 million annual aggregate limit

### Program qualifications

- Available for livestock contract growers
- Livestock owner and feeding contract must be approved before coverage is offered
- Insured must have an alarm system and standby generator to qualify for coverage

### Notable exclusions

- Malicious or willful acts by insured, family members or employees
- Dishonest acts by insured, partners, employees or anyone entrusted with livestock
- Escape or unexplained disappearance
- Seizure or government ordered destruction
- Surgical procedure, inoculation or injections
- Disease, sickness or illness

### Policy conditions

- Insured must employ all reasonable means to protect livestock
- Insured must provide a copy of the feeding contract, any amendments and/or standard operating procedures
- Insured must notify company of any changes to the contract within 30 days of receipt
- Insured must notify company immediately if they begin feeding livestock for a new owner
- Insured must test alarm and generator monthly and keep a log of all test results

### Contact

Livestock Underwriting – UK & Lloyd's

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