



Equine, Livestock & Aquaculture

Animal Motor Truck Cargo Legal Liability /Transit Coverage

Coverage

Policy provides broad form coverage for losses to animals in transit that are your property or the property of others. Loss includes death, humane destruction, crippling, bruising, injury and/or escape of animals.

Coverage extensions

- Salvage and recovery expenses
- Debris removal expenses
- Freight charges
- Theft of the entire load
- Vehicle breakdown
- Loss of value due to a loss occurrence
- Loading and unloading coverage
- Substitution of vehicles for inoperable vehicles

Available endorsements*

- Specified perils only coverage
- Death only coverage
- Broad form perils only coverage
- Goods other than animals endorsement
- Single trip limit increase
- Terminal coverage for goods other than animals

*Some endorsements have additional underwriting qualifications that must be met for availability.

Program parameters

- Available for livestock owners, shippers and transporters
- Primary coverage
- Minimum premium: \$1,000 per policy

Notable exclusions

- Property other than animals
- Delay, loss of market, loss of use or any consequential loss
- Neglect to save and preserve the animals
- Unexplained loss, mysterious disappearance or shortage upon taking inventory

- Criminal acts by the insured or employees
- War, nuclear action or terrorism
- Animals sick, diseased or weakened prior to loading
- Pollutant cleanup
- Government ordered seizure or destruction
- Excessive shrink or loss of weight, unless resulting from a loss occurrence

Deductible, valuation & limits

- \$1,000 deductible, reduces to zero for a loss caused by a specified peril
- Substantiated value
- Standard limits of \$100,000 per vehicle; higher limits available

Related products

- Animal mortality (all risk)
- Livestock transit motor truck cargo (Broad Form)
- Equine mortality (all risk)

Use the tool on the next page to compare AXA XL's solution to that of your current policy.

Contact

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The information contained herein is intended for informational purposes only. Insurance coverage in any particular case will depend upon the type of policy in effect, the terms, conditions and exclusions in any such policy, and the facts of each unique situation. No representation is made that any specific insurance coverage would apply in the circumstances outlined herein. Please refer to the individual policy forms for specific coverage details.

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Exposure	Consideration	Solution	AXA XL	Your policy
Injury, crippling, bruising and/or escape.	<i>Most policies only cover death and humane destruction of animals in transit.</i>	Loss is defined as death, humane destruction, crippling, bruising injury and/or escape of animals.	✓	
Sudden braking, swerving, open or broken gates, broken decks, excessive heat/cold or stress.	<i>Nearly all policies exclude these losses, and only provide coverage for named perils such as collision, upset, overturn and fire.</i>	Standard coverage is Broad Form with minimal exclusions making it the broadest cargo coverage available for animals and providing coverage for these exposures.	✓	
Vehicle Breakdown	<i>Very few policies extend coverage to include vehicle breakdown for animal losses.</i>	Vehicle Breakdown is included as a standard Coverage Extension.	✓	
Loss of Value	<i>Very few policies extend coverage to include this unique animal exposure.</i>	Loss of Value to animals refused by the receiver due to a loss occurrence is included as a standard Coverage Extension.	✓	
Salvage & Recovery Expenses	<i>Most policies provide a low limit and do not adequately address the high expenses of capturing and shipping live animals.</i>	Standard Coverage Extension with limits specifically determined for each policyholder.	✓	
Debris Removal Expenses	<i>Many policies provide a low limit and do not adequately address the high cost of disposing of dead animals.</i>	Standard Coverage Extension with limits specifically determined for each policyholder.	✓	
Deductibles	<i>Most policies have a \$1,000 deductible applicable to all losses.</i>	Nil deductible when a loss is caused by a “specified peril” such as upset, collision, overturn, or fire.	✓	
Substitution of Vehicles	<i>On scheduled vehicle policies, coverage is tied to the vehicle. Typically, animals transported by non-scheduled substitute vehicles would not be covered.</i>	Our policy allows automatic coverage for substitute vehicles if any similar scheduled vehicle is inoperable.	✓	
Owned Livestock	<i>Many motor truck cargo policies only provide coverage for non-owned property that is being transported for hire.</i>	We include coverage for animals owned by the policyholder and non-owned animals being transported.	✓	
Animal Values	<i>Standard policies limit coverage to either actual cash value or current market value based on USDA reports.</i>	We offer “Substantiated Value” coverage, allowing for coverage at the sales price, invoice price or contracted price, minus any expenses not incurred.	✓	

This illustration does not replace the terms and conditions in any policy wording issued: additional terms, limits, conditions, deductibles may apply.