



Equine, Livestock & Aquaculture

Specified Perils – Cattle

Providing solutions for the livestock industry for over 25 years.

Coverage

Policy provides coverage for losses caused by death or humane destruction of livestock as a result of a specified peril. Coverage is for both owned livestock and non-owned livestock in your care, custody and control.

Target markets

- Cow/calf
- Dairy Cattle
- Pasture Cattle
- Backgrounders
- Feedlots
- Farmer Feeders

Specified perils

- Fire, lightning, explosion or smoke
- Windstorm, hail or tornado
- Smothering by blizzard or snowstorm
- Collision with vehicles, aircraft or falling objects
- Riot, civil commotion or vandalism
- Earthquake or volcanic eruption
- Flood, drowning, mudslide or tidal waves
- Accidental shooting
- Electrocutation
- Attack by dogs or wild animals
- Collapse of buildings, barns, bridges or culverts
- Sinkhole collapse
- Hypothermia due to precipitation
- Leakage of gas or anhydrous ammonia
- Contaminated feed or water

Related products

- Animal Mortality (All Risk)
- Livestock Transit Motor Truck Cargo (Broad Form)
- Livestock Care, Custody & Control Liability
- Equine Mortality (All Risk)
- Livestock Specified Perils (Pigs and Poultry)

Coverage extensions

- Coverage at incidental unscheduled locations
- Expenses incurred to minimize a livestock loss
- Theft coverage
- Automatic coverage at new locations for 90 days
- Coverage for removal and disposal of carcasses

Program parameters

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

Deductible, valuation & limits

- Minimum \$500 deductible, \$1,000 standard
- Current market value and contracted values
- Limits up to \$10,000,000 per occurrence

Notable exclusions

- Escape or unexplained disappearance
- Seizure or government ordered destruction
- Fright, stress or running into objects
- Disease, sickness or illness
- War, nuclear action or terrorism
- Hyperthermia, heat stroke or exhaustion

Available endorsements*

- Coverage in Transit (Specified Perils)
- Grazing Poisoning
- Livestock Born during the Policy Period
- Frozen Semen & Embryos in storage or transit
- Special Valuation (Organic, Genomic, Purebred, etc.)
- Loss of Value (Dairy Cattle only)

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

Cattle Comparison Tool

Use this tool to compare AXA XL’s solution to that of your current policy.

Exposure	Consideration	Solution	AXA XL	Your policy
Contaminated Feed & Water (Poisoning)	<i>Most policies exclude losses to cattle resulting from poisoning, or only offer coverage on non-grazing exposures.</i>	Our policy automatically includes coverage for contaminated feed & water, regardless of where cattle are being raised. Grazing Poisoning is offered by endorsement. *Limits apply	✓	
Smothering & Hypothermia	<i>Nearly all farm policies exclude these perils. Some livestock policies offer coverage for smothering, but either exclude hypothermia or offer it by endorsement only.</i>	Our policy includes coverage for both smothering and hypothermia on cattle over 400 lbs., if caused by a snowstorm or other precipitation.	✓	
Pricing	<i>Farm policies typically use the rates for buildings or other “farm property” instead of making an effort to understand and rate cattle exposures.</i>	Our stand-alone livestock coverage offers competitive pricing because we know the cattle business and understand that insuring cattle isn’t the same as insuring a barn or tractor.	✓	
Coverage Enhancements	<i>Most farm policies treat cattle as “farm property” and do not offer any endorsements to enhance the coverage</i>	Our Livestock Policy offers many unique endorsements, including coverage for poisoning while grazing and for livestock in transit.	✓	
Livestock At New Or Unscheduled Locations	<i>Most policies do not provide coverage for moving cattle to or adding additional livestock at new locations during the policy term.</i>	Our Additional Acquired Livestock extension automatically provides coverage on cattle at new locations for 90 days, and the policy includes coverage for cattle at unscheduled locations.	✓	
Loss Mitigation & Carcass Removal Expenses	<i>Most policies do not offer coverage for expenses incurred to prevent or reduce a loss to cattle, or to cover the high cost of disposing of dead cattle after a loss occurs.</i>	Both types of expenses are included as coverage extensions without a standard limit so that limits can be specifically determined for each policyholder.	✓	
Non-Owned Livestock	<i>Most farm policies only provide coverage for owned cattle unless you purchase an endorsement to cover non-owned animals.</i>	We automatically include coverage for both cattle owned by the policyholder and non-owned cattle being custom fed for others.	✓	
Animal Values	<i>Standard policies limit coverage to either actual cash value or current market value based on USDA reports.</i>	Our coverage allows for contracted prices and agreed values. Endorsements are available to increase values for registered purebred cattle, or other factors that may increase values.	✓	
Claims Service	<i>Most companies use independent or company adjusters that have little experience with animal claims.</i>	We offer in house claims adjusters with decades of experience in handling live animals claims and understand the urgency of quick responses.	✓	

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

Contact
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