

Livestock Mortality Insurance from The Hartford

*Offering Best-of-Show Protection for
Your Clients' Livestock*

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You can count on The Hartford to bring the most innovative products and extraordinary service for your clients who need top quality coverage for their valuable livestock. Our livestock mortality insurance is a perfect example. This value-added protection makes it easy for you to grow your book of business successfully. It's all part of The Hartford's focus on putting our strength to work for you and your clients.

Versatile Coverage for Valuable Livestock

The Hartford's versatile Livestock Mortality coverage fills the needs of a wide array of our clients who raise livestock such as:

- Cattle and club calves
- Horses
- 4-H or FFA animals

Prime "All Risks" Coverage

This renewable, non-guaranteed term life policy provides your clients with prime coverage for their livestock at a reasonable price. If their covered livestock dies from virtually any accidental or natural cause (subject to just a few exclusions listed in the policy), your clients will receive the policy's term insurance benefit. This comprehensive coverage pays even if covered livestock is stolen.

Quality Coverage – Even After Policy Expiration

Unlike many other livestock policies, The Hartford's quality coverage delivers the policy extras that make this a superior insurance product. For example, if your clients' animals are sick or injured when the policy comes up for renewal, the animals will still be protected with The Hartford. We'll automatically extend coverage for 30 days following the policy expiration – as long as the animal's sickness or injury was previously reported to us. And if the animal dies within the same timeframe, we'll honor the claim.

Premium Grade Claim Service

The Hartford has built its industry-leading reputation on its extraordinary service – responding quickly and settling claims promptly. Within 24 hours of receiving a claim, our local, in-house claim professionals will follow up on the loss report. As soon as they can verify the claim, they'll pay the agreed value of the insured animals, which is determined and agreed upon prior to policy issuance.

Commitment to the Livestock Market

While other carriers have been in and out of the livestock market, The Hartford's commitment has been steadfast. Our reliability coupled with our industry-leading coverages, extraordinary service and strong agency relationships have made The Hartford the leader in the market since 1916.



Livestock Mortality Coverage Features & Options

Feature	What It Covers	Benefit
Agreed Value	Provides coverage on livestock animals at a value determined before policy is issued.	Assurance that The Hartford will pay the full value agreed to upfront.
Emergency Colic Surgery	Covers 80% of cost, up to \$2,500 for emergency colic surgery on horses.	Peace of mind that this common ailment will be covered.

Option	What It Covers	Coverage Amounts
Surgical Endorsement	Covers the cost involved in lifesaving surgery for insured animals, including: <ul style="list-style-type: none"> • Reasonable and customary charges for surgical treatment required by accident, injury, illness or disease • Up to 50% of the surgical fees for related expenses. 	\$5,000 coverage per animal. Certain exclusions apply, including castration and necropsy
Major Medical Endorsement	Helps control veterinarian fees for unforeseen events by covering: <ul style="list-style-type: none"> • Reasonable and customary charges for medical treatment required by accident, injury, illness or disease. 	\$5,000 coverage per animal annually (\$250 deductible per claim)
Loss of Use	Protect your clients' investments in animals that are no longer able to fulfill their functions, yet do not need to be destroyed for humane reasons.	60% of the insured value for horses. 75% of the insured value for cattle.

Note: If the accident, injury, illness or disease occurs and is reported during the policy term, we will honor the Loss of Use Endorsement even after the policy expires – as long as it becomes apparent the disability is permanent within 30 days of the policy expiration.

For more information on how The Hartford's Livestock Mortality Insurance can effectively grow your book of business, call your local Hartford Livestock representative or The Hartford's International Agribusiness Group at 1-800-295-1815 or visit www.thehartford.com/ag

This material outlines in general terms the coverages afforded under the policy. In the event of a conflict, the conditions and terms of the policy prevail.