

This Inland Marine coverage is subject to the **terms** shown below.
 The Inland Marine General Terms also apply.

--PLEASE READ THIS CAREFULLY--

SCHEDULED LIVESTOCK COVERAGE

(The information required below may be shown on a separate schedule or supplemental Declarations.)

1. **Schedule A** – For each type of livestock described below, the coverage amount shown is the most that **we** will pay for a loss

Type	Coverage Amount	Type	Coverage Amount
a. Dairy Cattle	\$ _____	d. Hogs	\$ _____
_____	\$ _____	_____	\$ _____
_____	\$ _____	_____	\$ _____
_____	\$ _____	_____	\$ _____
b. Beef Cattle	\$ _____	e. Horses	\$ _____
_____	\$ _____	_____	\$ _____
_____	\$ _____	_____	\$ _____
_____	\$ _____	f. Mules	\$ _____
_____	\$ _____	_____	\$ _____
c. Sheep	\$ _____	g. Goats	\$ _____
_____	\$ _____	_____	\$ _____
_____	\$ _____	_____	\$ _____
_____	\$ _____		

2. **Schedule B** – For each animal described below, the coverage amount shown is the most that **we** will pay for a loss.

Breed	Name	Gender	Tag or I.D. Number	Coverage Amount
_____	_____	_____	_____	\$ _____
_____	_____	_____	_____	\$ _____
_____	_____	_____	_____	\$ _____
_____	_____	_____	_____	\$ _____
_____	_____	_____	_____	\$ _____
_____	_____	_____	_____	\$ _____

DEDUCTIBLE

The following deductible amount will apply to each loss after all other adjustments have been made. \$ _____

ESTIMATED VALUE PER ANIMAL

Cattle	\$ _____	Sheep	\$ _____	Hogs	\$ _____
Horses	\$ _____	Mules	\$ _____	Goats	\$ _____

DEFINITIONS

In addition to the definitions in the Inland Marine General Terms, the following definitions apply.

1. A **calf** is a bovine that is less than one year old.
2. A **lamb** is a sheep that is less than six months old.
3. A **pig** is a hog that weighs less than 100 pounds.
4. A **foal** is a horse that is less than one year old.
5. A **kid** is a goat that is less than six months old.

LIVESTOCK COVERED

We cover the described livestock which belongs to **you** and for which a coverage amount is shown.

EXTENSION OF COVERAGE

We cover livestock acquired during the policy period. **We** cover these animals for a period up to 30 days after they are acquired. **You** must provide **us** with a complete description of these animals within this 30-day period and pay the additional premium.

We cover these animals for their actual cash value. The most that **we** will pay for all such animals is 25 percent of the coverage amount for all covered livestock.

This coverage will end at the earliest of the following:

1. when the newly acquired livestock is reported to **us**.
2. at the end of the reporting period.
3. at the expiration date of this policy.

PERILS COVERED

1. **We** cover death of covered livestock caused or made necessary by:
 - a. fire.
 - b. lightning.
 - c. windstorm.
 - d. hail.
 - e. explosion.
 - f. strike, riot or civil commotion.
 - g. vehicles. This means the physical contact of a vehicle with the covered livestock, except as excluded.
 - h. earthquake.
 - i. flood. This means the overflow of a river, stream or body of water.
 - j. collision, derailment, upset or overturn of a transporting land vehicle.
 - k. collapse of a bridge or culvert.
 - l. stranding, sinking, burning or colliding of vessels. This includes:
 - 1) **your** share of the loss when property is thrown overboard to insure the safety of a vessel carrying covered livestock when that vessel is endangered by these perils; and
 - 2) **your** share of the cost to save property when endangered by these perils.
2. **We** cover direct loss caused by theft of covered livestock.

PERILS EXCLUDED

We do not pay for a loss if one or more of the following excluded perils apply to the loss, regardless of other causes or events that contribute to or aggravate the loss, whether such causes or events act to produce the loss before, at the same time as, or after the excluded peril. **We** do not pay for a loss that results from:

1. a dishonest or illegal act, alone or in collusion with another, by:
 - a. **you**;
 - b. others who have an interest in the livestock;
 - c. others to whom **you** entrust the livestock; or
 - d. the employees or agents of a., b. or c., whether or not they are at work.

We do cover loss caused by a dishonest act by carriers or other bailees for hire.
2. swindling, fraud, trick or false pretense.
3. the acceptance of:
 - a. counterfeit money, fraudulent post office or express money orders; or
 - b. checks or promissory notes which are not paid upon presentation.
4. mysterious disappearance.
5. escape.
6. vehicles owned or operated by **you**, **your** employees or tenants.

There are other perils that are not covered. These are listed in the Inland Marine General Terms.

VALUATION

This replaces the "Valuation" provision in the Inland Marine General Terms.

1. Livestock covered in Schedule A will be valued at the smallest of the following amounts:
 - a. the amount shown under "Estimated Value Per Animal".
 - b. 120 percent of the amount that is obtained by dividing the coverage amount for the type of livestock covered by the number of animals of that type.
 - c. the actual cash value of the animal.

Each **calf**, **lamb**, **pig**, **foal** or **kid** will be valued at 50 percent of these amounts unless described separately.
2. Livestock covered in Schedule B will be valued at the smaller of the following amounts:
 - a. the coverage amount shown.
 - b. the actual cash value of the animal.