

DAIRY CATTLE INSURANCE



PURCHASE INSURANCE FOR YOUR DAIRY OPERATION'S MOST IMPORTANT ASSET - THE CATTLE.

Since 1916

THE HARTFORD LIVESTOCK DEPARTMENT HAS BEEN HERE FOR YOU.

- Local underwriters
- Experienced claims professionals
- Updated products and services to help protect your equine investment

Your dairy operation requires a substantial and ongoing investment of time, work and financial resources. And you provide the best animal husbandry in a productive environment.

Unfortunately, your dairy cattle are still vulnerable to many hazards beyond your control. The Hartford's Dairy Cattle Insurance Program can help you manage those risks and protect the livelihood your dairy operation provides.

100 YEARS

That's how long The Hartford has been offering livestock insurance, with these advantages:

- Generous standard coverage
- A wide range of coverage options
- Easy single-source access to underwriting and claims expertise

Prepare. Protect. Prevail.®

continued



LIVESTOCK COVERAGE FOR LIFE'S UNPREDICTABLE RISKS

A dairy cattle insurance policy from The Hartford uses our Livestock Feeding and Growing Facility coverage form.

This product offers coverage for the death of covered livestock due to a listed Covered Cause of Loss, including:

- Fire, lightning and windstorm
- Drowning and flood
- Building collapse
- Vandalism
- Smothering caused by blizzard, and more

Coverage for the theft of covered livestock is also included.

OPTIONS THAT PROTECT YOUR LIVELIHOOD

In addition, depending on your dairy's location and applicable underwriting requirements, we can offer the following coverage options:

Valuation Schedule: Our standard Livestock Feeding and Growing Facility coverage values covered livestock at current market value. The optional valuation schedule can provide more valuation flexibility and certainty. It amends coverage with specified values for types or categories of covered livestock that you and

The Hartford agree aren't represented by current market value.

Contaminated Feed or Water Coverage: Adds contaminated feed or water as a Covered Cause of Loss where the consumption of a toxic substance in feed or water results in the death of covered livestock.

Carcass Removal Coverage: Adds coverage for carcass removal expenses, if such carcasses are covered livestock that died as a result of a Covered Cause of Loss.

Hypothermia Coverage: Adds hypothermia as a Covered Cause of Loss where hypothermia caused by exposure to freezing rain, sleet, blizzard, or snowstorm results in the death of covered livestock.

With The Hartford, you can raise and invest in your livestock with confidence.

LOCAL UNDERWRITING KNOWLEDGE AND IN-HOUSE CLAIMS SERVICE

With more than 100 years of experience, The Hartford understands that it takes local underwriters to understand your needs in your territory. So we assign knowledgeable underwriters with extensive livestock industry experience to territories across the United States and Canada. We know that a dairy cattle loss can occur without notice with devastating results, requiring immediate attention. That's why we use only experienced in-house claims adjusters, on call 24/7.

QUALITY DAIRY CATTLE INSURANCE PRODUCTS FROM THE HARTFORD.

Call us today at **1-800-295-1815** or visit thehartford.com/livestock.

This document outlines in general terms the coverages that may be afforded under a policy from The Hartford. All policies must be examined carefully to determine suitability for your needs and to identify any exclusions, limitations, or any other terms and conditions that may specifically affect coverage. In the event of a conflict, the terms and conditions of the policy prevail. All coverages described in this document may be offered by one or more of the property and casualty insurance company subsidiaries of The Hartford Financial Services Group, Inc. Coverage may not be available in all states or to all businesses. Possession of these materials by a licensed insurance producer does not mean that such producer is an authorized agent of The Hartford. To ascertain such information, please contact your state Department of Insurance or The Hartford at 1-800-295-1815. All information and representations herein are as of April 2016.

In Texas, the insurance is underwritten by Hartford Accident and Indemnity Company, Hartford Fire Insurance Company, Hartford Casualty Insurance Company, Hartford Lloyd's Insurance Company, Hartford Insurance Company of the Midwest, Trumbull Insurance Company, Twin City Fire Insurance Company, Hartford Underwriters Insurance Company, Property and Casualty Insurance Company of Hartford and Sentinel Insurance Company, Ltd.

The Hartford® is The Hartford Financial Services Group, Inc. and its subsidiaries, including Hartford Fire Insurance Company. Its headquarters is in Hartford, CT.



Business Insurance
Employee Benefits
Auto
Home