

## HATCHERY INSURANCE



## PROTECT YOUR CHICKS AND LIVELIHOOD WITH COVERAGE THAT HAS 100+ YEARS BEHIND IT.

### 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

#### Here for you.

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

It takes patience, skill and great care to run a successful hatchery operation. The temperature, ventilation and spacing have to be right for the eggs to incubate and hatch.

After hatching, young chicks or poults require your special attention during the period when they're most vulnerable. But you often face hazards beyond your control.

### PREVAIL OVER A RANGE OF RISKS

Severe weather, fire and power interruptions are just a few examples of events that could cause significant losses to your hatchery operation.

No one can predict those risks. That's why The Hartford's Hatchery Insurance Program is designed to protect your operation when disaster strikes.

### PROTECT YOUR FRAGILE ASSETS WITH STRONG COVERAGE

The Hartford's Hatchery Insurance Program covers fertile hatching eggs and chicks or poults up to 120 hours old:

- Fertile hatching eggs are covered while on your hatchery premises.
- Chicks or poults are covered while on your hatchery premises or in transit in your vehicles.

## HATCHERY INSURANCE

The covered destruction or death of eggs, chicks or poults must result from a listed covered cause of loss, which include:

- Fire or lightning
- Windstorm or hail
- Explosion
- Vandalism
- Theft
- Building or sinkhole collapse
- Transporting vehicle collision or overturn and bridge or roadway collapse
- Flood or drowning
- Earthquake
- And more

### MATCH OUR COVERAGE TO YOUR HATCHERY'S UNIQUE NEEDS

As a part of its comprehensive coverage for your hatching eggs, chicks or poults, The Hartford's Hatchery coverage form also includes:

- **Egg Spoilage or Damage Coverage Extension:** Covers your hatching eggs that spoil or won't hatch as a result of a covered cause of loss.
- **Additional Coverage for Power Interruption On and Off the Hatchery Premises:** Covers the loss of hatching eggs, chicks or poults caused by a change in temperature or humidity resulting from a power interruption to the hatchery's incubators, equipment and control apparatus.

- **Additional Coverage for Debris Removal:** Pays your expenses to remove covered hatching eggs, chicks or poults destroyed as a result of a covered cause of loss.
- **Additional Coverage for Pollutant Cleanup and Removal:** Pays your legally-imposed expenses to extract "pollutants" from land or water at the hatchery premises if the release of the "pollutants" is caused by the loss of covered hatching eggs, chicks or poults resulting from a covered cause of loss.
- **Additional Coverage for Fire Department Service Charges:** Pays the liability you have assumed by contract or agreement for the fire department service charges incurred when the fire department is called to save or protect hatching eggs, chicks or poults from loss resulting from a covered cause of loss.

### 100+ YEARS OF LIVESTOCK EXPERIENCE

The Hartford's broad experience in livestock insurance includes specialization in the poultry industry. We've been committed to livestock customers since 1916. Our claims adjusters provide you with a single point of contact on claims issues, file reviews and coverage assessments. And because they're on call 24 hours a day, they can offer timely and efficient service. Count on The Hartford to be there when you need us.

### GET HATCHERY PROTECTION.

Call us today at **1-800-295-1815** or visit [thehartford.com/livestock](http://thehartford.com/livestock) to learn how our Hatchery Insurance Program can help protect your business.



Business Insurance  
Employee Benefits  
Auto  
Home

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 August 2016.

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