



# Protecting Your Prized Livestock

## Animal Mortality Insurance

With a rural heritage that spans nearly 70 years, Farm Bureau Financial Services understands the livestock and operational needs of America's farmers and ranchers. We can help you protect what's important by providing products and services that can help safeguard your bottom line — even when that bottom line involves an investment in your children's livestock.

Animal Mortality insurance is ideal for 4-H and FFA members who have short-term livestock ownership needs. It helps protect your livestock investment by insuring each animal for its cost or value in the event of an unexpected or untimely death.

### Key Features of Animal Mortality Insurance

- Coverage applies to animals to be shown at 4-H and FFA county or state fairs that are owned by active club or chapter members in the United States, Puerto Rico and Canada. Specialty breeds and show animals are not included.
- Livestock that can be insured are those animals valued at \$2,500 or less in the following categories:
  - Beef animals for feeding
  - Beef and dairy animals for breeding
  - Hogs for feeding and breeding
  - Lambs for feeding and breeding
  - Goats for feeding
  - Goats for dairy and breeding
- Each animal must be identified with a tattoo, brand, registration number or other identifier.
- Maximum amount of insurance is up to each animal's actual cash value not to exceed policy limits.
- The animal must be at least 30 days old.
- Coverage is written on an annual basis and not renewable.
- Coverage applies for loss by death from any cause other than what's excluded. Notable exclusions are:
  - Neglect to provide proper care or treatment.
  - Medication given, including drugs, vitamins, hormones and proteins, unless administered by a licensed veterinarian to treat an injury, illness or disease
  - Surgery, unless certified and performed by a veterinarian to save the animal's life. Prior company approval is not necessary for any surgical procedure performed to save an animal.
  - Seizure or destruction by order of governmental authority.
- The premium for all livestock is \$11 per \$100 of the insured animal's value.
- There's no refund of premium when an indemnity payment is made or upon cancellation or reduction of coverage.

For more information on how you can protect your 4-H or FFA livestock investment, call **1-800-843-9413, ext. 3**, or contact your Farm Bureau agent.



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