



Insurance
Equine &
Livestock

Animal Motor Truck Cargo Legal Liability/Transit Coverage

Providing solutions for the livestock industry for over 25 years.

Coverage

Policy provides broad form coverage for losses to animals in transit that are your property or the property of others. Loss includes death, humane destruction, crippling, bruising, injury and/or escape of animals.

Coverage Extensions

- Salvage and Recovery Expenses
- Debris Removal Expenses
- Freight Charges
- Theft of the Entire Load
- Vehicle Breakdown
- Loss of Value Due to a Loss Occurrence
- Loading and Unloading Coverage
- Substitution of Vehicles for Inoperable Vehicles

Available Endorsements*

- Specified Perils Only Coverage
- Death Only Coverage
- Broad Form Perils Only Coverage
- Goods Other Than Animals Endorsement
- Single Trip Limit Increase
- Terminal Coverage for Goods Other Than Animals

*Some endorsements have additional underwriting qualifications that must be met for availability.

Program Parameters

- Available for livestock owners, shippers and transporters
- Primary coverage
- Minimum premium: \$200 per policy

Notable Exclusions

- Property other than animals
- Delay, loss of market, loss of use or any consequential loss
- Neglect to save and preserve the animals
- Unexplained loss, mysterious disappearance or shortage upon taking inventory

- Criminal acts by the insured or employees
- War, nuclear action or terrorism
- Animals sick, diseased or weakened prior to loading
- Pollutant cleanup
- Government ordered seizure or destruction
- Excessive shrink or loss of weight, unless resulting from a loss occurrence

Deductible, Valuation & Limits

- \$1,000 deductible, reduces to zero for a loss caused by a Specified Peril
- Substantiated Value
- Standard limits of \$100,000 per vehicle with higher limits available

Related Products

- Animal Mortality (All Risk)
- Livestock Transit Motor Truck Cargo (Broad Form)
- Equine Mortality (All Risk)

Use the tool on the back side of this sheet to compare XL Catlin's solution to that of your current policy.

Contact
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