PRO RATA LIVESTOCK FORM

Refer to Supplemental Declarations if information is not shown in this form.

AGREEMENT

This form is part of policy no. _____.

We will provide the insurance stated in this form in return for ***your*** payment of the premium due and ***your*** compliance with all of the ***terms*** of this policy.

Named Insured _____.

CAUSES OF LOSS

When this form is part of ***your*** policy, ***we*** insure against direct physical loss by the causes of loss shown below:
We cover ***your*** livestock against loss resulting from the causes of loss groups which are marked by an "X" (see information following).

- ☐ Causes of Loss group no 1
- ☐ Causes of Loss group no 2
- ☐ Causes of Loss group no 3
- ☐ Causes of Loss group no 4
- ☐ Causes of Loss groups 1through 4 inclusive

PRO RATA COVERAGE (SUBJECT TO LIMIT PER HEAD)

class/type of animals	no. of head	limit per head	amount of insurance
Cows or Bulls		$	$
Young Stock		$	$
Calves		$	$
Horses		$	$
Sheep		$	$
Hogs		$	$
Poultry		$	$
Others		$	$
		Total	$ _____.

Young Stock means bulls over 6 months old and less than 2 years old and heifers over 6 months old that have not yet freshened.

DEDUCTIBLE

From each adjusted claim for loss or damage in a single ***occurrence***, ***we*** will deduct $ _____.

WHAT *WE* PAY FOR

We cover ***your*** livestock against:

Causes of Loss Group No. l - These Causes of Loss apply if Causes of Loss Group No. 1 is marked by an "X".

1. Fire and/or lightning;
2. Earthquake; or
3. Collision, derailment or overturn of the transporting vehicle.

Causes of Loss Group No. 2-These Causes of Loss apply if Causes of Loss Group No. 2 is marked by an "X".

l. Windstorm;
2. Hail;
3. Explosion (EXCEPT explosion originating within steam boilers);
4. Riot;
5. Collapse of bridges and culverts;
6. Aircraft (including direct loss by objects falling from any of them);
7. Vehicles (running on land or tracks) EXCEPT when the vehicle is owned or operated by ***you*** or ***your*** employee, a tenant or a member of either household;
8. Stranding;
9. Sinking;
10. Burning or collision of the transporting vehicle; or
11. Smoke due to sudden, unusual and faulty operation of any heating or cooking unit, only when the unit is connected to a chimney by a smoke pipe, and while the unit is on the premises described in this policy. However, this coverage EXCLUDES smoke from fireplaces or industrial apparatus.

Causes of Loss Group No. 3-These Causes of Loss apply only if Causes of Loss Group No. 3 is marked by an "X".

1. Theft, meaning the actual theft of any one animal or animals where there is visible evidence and proof of such theft. This coverage EXCLUDES escape from the premises, mysterious disappearance, loss due to infidelity of any of ***your*** employees or unaccountable shortage of livestock.

Causes of Loss Group No. 4-These Causes of Loss apply if Causes of Loss Group No. 4 is marked by an "X".

1. Accidental shooting EXCEPT by ***you*** or ***your*** employees;
2. Drowning;
3. Miring;
4. Flood;
5. Sudden and accidental damage from artificially generated electrical currents;
6. Attack by dogs or wild animals;
7. Collapse of buildings;
8. Accidental Poisoning-which poisoning does not include asphyxiation or suffocation of livestock caused by a failure of ventilation resulting in a poisonous concentration of ammonia, carbon dioxide, carbon monoxide, hydrogen sulphide and other naturally or artificially occurring gasses, liquids or solids; or
9. Vandalism.

HOW MUCH *WE* PAY FOR LOSS OR CLAIM

The following provisions apply in addition to any other provisions under How Much ***We*** Pay For Loss Or Claim.
Available insurance:
Your available insurance for each animal depends on the number of animals ***you*** have at the time of loss. To determine the amount of insurance available for each animal, ***we*** divide the amount of insurance on each class or type of animal by the number of animals ***you*** have at the time of loss.

$$\frac{\text{Amount of insurance on each class or type}}{\text{No. of animals of class/type at time of loss}} = \text{available Ins.}$$

We pay the amount determined as available insurance but not more than:

1. The actual cash value of the animal; or
2. The limit per head (shown in the schedule).