

LIVESTOCK TRANSIT COVERAGE



WHEN YOUR CARGO IS LIVESTOCK, PUT 100 YEARS' OF EXPERIENCE TO WORK FOR YOU.

A truck filled with livestock has a highway accident. Many animals have died while the trapped survivors need immediate attention. To complicate matters, livestock have escaped and are running free on the highway where they could cause accidents or die.

It's a situation you may have witnessed or experienced. As a livestock transit insurer since 1916, The Hartford has helped countless livestock haulers after accidents like these. We know they happen quickly and require an immediate response.

We also know livestock transportation is not an '8-to-5' industry. So if such an accident ever happens to you, we'll be there, night or day, to help handle your immediate needs and your claim.

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

SPECIALIZED COVERAGE FOR VITAL INSURANCE NEEDS

The Hartford's livestock transit insurance products and services are industry leaders supported by our proud history in the business.

Livestock transit coverage. Provides death and crippling coverage on a broad perils basis for covered livestock while in due course of transit.

Livestock transit coverage – limited. Provides death and crippling coverage on a named perils basis for covered livestock while in due course of transit.

Additionally covered property in transit coverage. On a broad or named perils basis, provides coverage for other property that livestock haulers may transport when they are not hauling livestock. Typically, the covered property is other agricultural commodities, but we will consider coverage for various property types upon request.

Prepare. Protect. Prevail.®

continued



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A WIDE RANGE OF OPTIONS

As a part of our comprehensive livestock transit insurance program, we offer the following optional coverages:

Carcass removal. Adds carcass removal expense coverage to the livestock transit coverage if such carcasses are covered livestock that died as a result of a covered cause of loss.

Substitution of vehicles. Extends the livestock transit coverage to include coverage for any temporary substitute transporting vehicle used when any listed transporting vehicle is disabled or replaced.

Coverage after transit. On a broad perils basis, extends the livestock transit coverage to cover the death or crippling of covered livestock after unloading at the specified destination. Such death or crippling must be the result of a covered cause of loss and occur within the specified number of days.

Coverage after transit – listed causes of loss.

On a named perils basis, extends the livestock transit coverage to cover the death or crippling of covered livestock after unloading at the specified destination. Such death or crippling must be the result of a listed covered cause of loss and occur within the specified number of days.

Deck collapse. Amends the livestock transit – limited coverage to include coverage for the death or crippling of covered livestock caused by the total or partial collapse of the upper deck(s) on multi-level transporting vehicles.

Refusal of shipment coverage. Extends the livestock transit coverage to include coverage for the depreciation in value of covered livestock when such depreciation is due to the consignee's refusal of the entire shipment as a result of a covered cause of loss.

Coverage extension outbound transit. Extends the livestock transit coverage to covered livestock in transit from the covered premises when the applicable premium is added to the livestock buyer's invoice.

LOCAL, RESPONSIVE UNDERWRITING AND POLICY PROCESSING EXCELLENCE

On the same team as our claims professionals, The Hartford's Livestock Department also employs local underwriters and policy processors with a keen understanding of the livestock transit business in their areas. Working with your agent, these livestock transit coverage experts are committed to making sure your policy provides the protection you expect.

HARNESS 100 YEARS OF LIVESTOCK EXPERIENCE.
THEHARTFORD.COM/LIVESTOCK



**THE
HARTFORD**

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

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Insurance or The Hartford at 1-800-295-1815. All information and representations herein are as of December 2015.

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.

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