LIVESTOCK TRANSIT INSURANCE

We are pleased to announce the implementation of a Livestock Transit Insurance program administered by The Hartford effective March 1, 2021. This program is a great way to protect your financial investment on cattle marketed to US 212 Beef Corporation, Buffalo Lake, MN.

How it works:

The program provides coverage during transit from the farm to US 212

Beef Corporation, for direct physical losses of market ready cattle due to death and crippling, whether by accident or hazards of transportation as



long as the animal is in normal healthy condition when loaded. Some examples of accidents or hazards that may trigger a loss include:

- Death or injury during normal transportation or while at the processing plant prior to harvest.
- Stranded or severely delayed trucks due to road conditions in hazardous weather situations.
- Truck breakdowns during extreme weather conditions.
- Trailer deck/ramp failure causing death or injury to the cattle.
- Truck/Trailer accident, collision, or upset during transit by a hauler with insufficient cargo insurance to cover the cost of death or injury losses to the swine.

Not covered:

This policy does not provide coverage for cattle loaded in a crippled, lame, or sick condition or without enough strength and vitality to stand the ordinary hazards of transportation. It is the producer's responsibility to load livestock into vehicles that are sufficiently prepared for the weather conditions at the time of loading and also to not overload the vehicle. Failure to follow these guidelines will result in no coverage for that load of cattle. Some examples of coverage exclusions include:

- Diseased, crippled, or weakened cattle
- Cattle transported under illegal transportation or trade practices
- Unexplained disappearances or shortages found in inventory during transportation.
- Seizure or destruction of livestock by order of governmental authority.

If you choose not to participate in the program you must sign an Exclusion Form, which we will provide, which will be effective for a minimum of 12 consecutive calendar months from the date of signing.

Sincerely,