The Hartford Livestock Department
1-800-295-1815
LivestockUWSupport@thehartford.com
www.thehartford.com/livestock

Feedlot Application

The Hartford
GLOBAL SPECIALTY | LIVESTOCK

SECTION 1 – PRODUCER (AGENCY) INFORMATION

Agency Name		Producer (Contact) Name	
Agency Code			
Mailing Address		E-mail Address	
City, State, ZIP		Phone	

SECTION 2 – APPLICANT INFORMATION

Applicant's Name		Year Business Started	
Mailing Address		Proposed Effective Date	
City, State, ZIP		Phone	
E-mail Address		Website	
Inspection Contact		Inspection Contact Phone	

Entity Type: Individual Partnership Corporation Joint Venture Limited Liability Company

Other (describe):

SECTION 3 – COVERAGE AND ENDORSEMENTS REQUESTED

See Coverage Descriptions on the final page

Coverage Form Requested:

✔ Livestock Feeding and Growing Facility Coverage Form (LS 00 24)

Optional Coverage / Endorsement(s) Requested:

Livestock Born at Listed Locations (LS 20 10) Hypothermia (LS 20 21) Contaminated Feed or Water (LS 20 51)

Smothering Exclusion (LS 20 02) Theft Exclusion (LS 20 52) Remove Terrorism Exclusion (LS 99 43)

Other (describe):

Carcass Removal Coverage Extension (LS 20 50)

$2,500 included at no additional premium. Higher limits available: $25,000 $50,000 $100,000

Reporting Period / Payment Option: Monthly (2-month deposit required) Quarterly (1 quarter premium required)
Semi-Annual (6 months premium required) Annual (12 months premium required)

Deposit amount attached: $

Per "Loss Occurrence" Deductible(s) Requested: $10,000 $25,000 $50,000 $100,000 Other: $

Policy Limit Requested: $1,000,000 $3,000,000 $5,000,000 $10,000,000
$15,000,000* $20,000,000* $30,000,000* ** Requires Company approval.*

SECTION 4 – LISTED LOCATIONS AND COVERED LIVESTOCK

No.	911 Address	City	ST	County	Per Head Weight	Capacity	Average Value Per Head

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SECTION 5 – CATTLE CATEGORIES AND VALUATION

Are you feeding any cattle other than commercial feedlot cattle? Yes No **If Yes, please complete the information below.**

The standard coverage offered under the Livestock Feeding and Growing Facility Coverage Form (LS 00 24) values "Covered Livestock" at "Current Market Value." "Current Market Value" means the average market value applicable to slaughter, "Stocker," or feeder livestock, as determined on the date of Death or Theft at the nearest applicable market, as published by the applicable government livestock price reporting service or other objective price reporting service.

The "Current Market Value" definition accurately values standard market cattle. However, it may not accurately value types of cattle commonly recognized by the Cattle Industry as having a higher value than standard market cattle. Complete the table below to accurately identify the cattle types or categories raised by the operation.

"Special Value Cattle" means "Covered Livestock" that are Cattle with a higher value than commercial Cattle because their type or category, in common Cattle Industry terms, is:

a. Registered; b. Natural; c. Organic; d. Certified;
e. Verified; f. Program; or g. Specialty Breed Cattle.

Such cattle must have written documentation substantiating their identity, age, type, category, class, quality, and current value per head. Acceptable written documentation is a valid invoice, receipt, sale bill/report/receipt, certification, verification, and/or in-force contract.

Dairy Cattle means cattle having the genetic or physical characteristics of a dairy cattle breed. Beef x Dairy Cross Cattle are not considered Dairy Cattle in this definition.

Mexican Cattle means cattle imported from Mexico. Mexican Cattle have an "M" branded on their right hip or right shoulder.

Listed Location	Total Capacity	Current Total Inventory	Standard Market Cattle % Of Inventory	Special Value Cattle % Of Inventory	Dairy Cattle % Of Inventory	Mexican Cattle % Of Inventory	% Of Cattle Arriving Below 400 Pounds

SECTION 5A – SPECIAL VALUE CATTLE DETAIL

Complete only if Special Value Cattle are reported in Section 5

Describe the Special Value Cattle at each "Listed Location." Report the value per head expected to be used at the time of loss, the program certification, verification or contract and the written documentation available to substantiate the per head values over "Current Market Value."

Listed Location	Cattle Type / Category	Program or Certification	No. of Head	Value Per Head	Documentation Available

Documentation available for the Special Value Cattle listed above (check all that apply):

Certification Verification In-force contract Other (describe):

NOTE: If there is an in-force contract, please provide a copy of the contract for underwriter review.

Describe the program(s) and how the per head values are established and substantiated:

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SECTION 6 – FEEDLOT OPERATION

1. Do you have written standard operating procedures (SOP), including preparation for before, during and after weather events? Yes No
   If Yes, how often is your SOP reviewed with your employees and staff?
   Please provide a copy of your current SOP.
2. Is coverage needed for cattle temporarily located on pasture or at out-of-pen locations? Yes No
   If Yes, describe the situation (overflow, backgrounding, other use) and complete the Pasture Cattle Application (LS 16 15):
   If Pasture, are the pastures adjacent to the listed feedlot location? Yes No
3. Are any of the animals in the feedlot dairy-type animals? Dairy cattle means cattle having the genetic or physical characteristics of a dairy cattle breed. Beef x Dairy are not considered Dairy Cattle. Yes No
   If Yes, explain:
4. Are there any animals at any listed location(s) that are not included in this application? Yes No
   If Yes, explain:
5. Type of operation:
   a. Custom feeding: % b. Own cattle: %
   c. Average days on feed: Steers: Heifers:
   d. Average daily gain: Steers: Heifers:
6. Source of cattle (provide location(s)):
7. Location of insured feedlot (distance and direction from the nearest town and highway number):
8. Legal land description:
9. Describe the topography of the feedlot:
10. General maintenance and condition of the feedlot: Good Fair Poor Other
    If Other, provide details:
11. Who resides on the premises? Owner Manager Hired help No one Other
    If Other, explain:
12. Construction of pens: Wood Concrete Metal Other
    If Other, describe:
13. Are the lots equipped with security lights? Yes No Are the lots equipped with security cameras? Yes No
14. Will all outside entrance gates be padlocked? (condition for theft coverage) Yes No
15. Feedlot capacity: Total number of animals now on feed:
16. Size of pens: Number of animals per pen:
17. Does the arrangement of pens and alleys allow proper access to exits for the removal of livestock in the event of fire or other emergency? Yes No
    If No, explain:
    - Number of exits:
    - Describe the enclosure the cattle will be temporarily relocated to:
18. Has the applicant developed a contingency plan for the removal of livestock due to fire or other emergency? Yes No
    If Yes, provide details:

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SECTION 7 – PREMISES, PROTECTION AND EXPOSURES

19. List all equipment available on the premises for snow removal:
20. Describe any combustible exposure within 100 yards of covered livestock (elevators, fuel storage tanks, hay stacks, feed storage, chemicals):
21. Is there a lagoon or other effluent handling system on the premises? Yes No
    If Yes, give a description and location:
22. Has this feedlot, or any portion of it, ever been inundated by flood waters? Yes No
    If Yes, provide details:
23. Is there fire protection available to the premises? If Yes, list the responding department and distance: Yes No
    Fire protection class: Responding department / distance:

SECTION 8 – CONTAMINATED FEED OR WATER COVERAGE

Complete only if this coverage is requested

24. Does the applicant have a water quality analysis performed on a regular basis? Yes No
    If Yes, how frequently and with what results:
25. What percent of the feed does the applicant produce? %
26. What percent of the feed is purchased? %
27. List any other sources of feed:
28. Does the applicant feed any animal by-products? Yes No
    If Yes, explain:
29. Years of experience of the responsible individual(s) as:
    a. Mill manager:
    b. Mill operator(s):
    c. Feeding crew:
30. Where is the vitamin-mineral supplement premixed? Milling operation Feed truck Other
    If Other, describe:
31. Explain how the applicant ensures that micro ingredients are thoroughly mixed into the feed rations:
32. What is the maximum level of mycotoxins the applicant allows in feed ingredients?
33. Are feeders and feed bunks cleaned thoroughly before a different group of cattle is moved into a building or pen? Yes No
    If No, explain:
34. Does the applicant maintain a silage pit or silo? Yes No
    If Yes, evaluate the potential for spoilage:
35. Are any chemicals or other noxious materials stored within 100 yards of feed? Yes No
    If Yes, explain:
36. Is there potential for water run-off from the pens or feedlot to contaminate the commodities or feed storage area? Yes No
    If Yes, explain:
37. What precautionary steps have been taken to avoid loss resulting from contaminated feed or water?
38. Has the applicant ever had, or suspected, any sickness or death of livestock due to contaminated feed or water? Yes No
    If Yes, explain:

ATTACH A DIAGRAM SHOWING THE LOCATION OF ALL BUILDINGS, FEED MILLS, WINDBREAKS, PENS AND ALLEYS AT ALL FEEDLOT LOCATIONS.

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SECTION 9 – MANAGEMENT, STAFFING AND PRIOR INSURANCE

39. Number of feedlot employees:
40. Are employees on duty at all hours of the day and night? Yes No
    If No, explain the hours the feedlot is attended:
41. Does the feedlot employ a licensed veterinarian? Yes No
    Name, address and phone of the licensed veterinarian to be used on claims:
42. Does the feedlot subscribe to a computer service for management or inventory control? Yes No
    If Yes, give the name, address and phone number:
43. Number of years the feedlot has been: a. In business: b. Under present management:
44. Have there been any major changes in feedlot capacity in the last 12 months? Yes No
    If Yes, provide details:
45. Loss payee(s) – name and address:
46. Does the applicant own, operate or have a financial interest in any other similar operation? Yes No
    If Yes, explain:
47. Does the applicant currently have any outstanding judgments or past-due accounts? Yes No
    If Yes, explain:
48. Has the applicant ever been canceled or nonrenewed by an insurance company? (Not applicable in Missouri) Yes No
    If Yes, explain:
49. Current carrier: Expiration date: Years with carrier:
50. Do you have adequate accommodations and supplies at the feedlot locations for staff that is on duty during a winter weather event? Yes No

SECTION 10 – LOSS HISTORY

List all losses sustained in the last five (5) years and provide currently dated loss runs for the last five (5) years.

Check here if there have been no losses in the last five (5) years.

Date of Loss	Type of Livestock	Cause of Loss	Amount of Loss

SECTION 11 – APPLICANT AGREEMENTS

Answer every item

Do you agree to:

1. Notify the Producer or Company immediately, and not later than 24 hours, after a loss or suspected loss? Yes No
2. Not move cattle from the point of death until authorized by us, unless legally required to do so? Yes No
3. At your expense, do you agree to have a licensed veterinarian who is not you or your employee perform a necropsy on 20% of the total number of dead cattle in a loss, and to provide us a written report for each animal on the necropsy form we supply? Yes No
4. Notify the Producer or Company of any change in the listed location(s) or in the operation described in this application? Yes No
5. Permit us or our representatives to inspect the covered locations and records at any reasonable time? Yes No

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SECTION 12 · PRIVACY AND PERSONAL INFORMATION NOTICES, INSURANCE FRAUD WARNINGS, SIGNATURES

A copy of the Notice of Information Practices (Privacy) has been given to the Applicant. (Not required in all States, contact your producer for your State's requirements.)

NOTICE OF INSURANCE INFORMATION PRACTICES – PERSONAL INFORMATION ABOUT YOU MAY BE COLLECTED FROM PERSONS OTHER THAN YOU IN CONNECTION WITH THIS APPLICATION FOR INSURANCE. SUCH INFORMATION AS WELL AS OTHER PERSONAL AND PRIVILEGED INFORMATION COLLECTED BY US OR OUR PRODUCERS MAY IN CERTAIN CIRCUMSTANCES BE DISCLOSED TO THIRD PARTIES WITHOUT YOUR AUTHORIZATION. YOU HAVE THE RIGHT TO REVIEW YOUR PERSONAL INFORMATION IN OUR FILES AND CAN REQUEST CORRECTION OF ANY INACCURACIES. A MORE DETAILED DESCRIPTION OF YOUR RIGHTS AND OUR PRACTICES REGARDING SUCH INFORMATION IS AVAILABLE UPON REQUEST. CONTACT YOUR PRODUCER FOR INSTRUCTIONS ON HOW TO SUBMIT A REQUEST TO US.

INSURANCE FRAUD WARNING STATEMENTS

Knowingly presenting false or misleading information in an application for insurance may be a crime and violation of law subjecting the applicant to criminal and civil penalties.

ATTENTION ALABAMA, ARKANSAS, DISTRICT OF COLUMBIA, MARYLAND, RHODE ISLAND, and WEST VIRGINIA APPLICANTS: Any person who knowingly (or willfully in Maryland) presents a false or fraudulent claim for payment of a loss or benefit or knowingly (or willfully in Maryland) presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

ATTENTION COLORADO APPLICANTS: It is unlawful to knowingly provide false, incomplete, or misleading facts or information to an insurance company for the purpose of defrauding or attempting to defraud the company. Penalties may include imprisonment, fines, denial of insurance, and civil damages. Any insurance company or agent of an insurance company who knowingly provides false, incomplete, or misleading facts or information to a policy holder or claimant for the purpose of defrauding or attempting to defraud the policy holder or claimant with regard to a settlement or award payable from insurance proceeds shall be reported to the Colorado Division of Insurance within the Colorado Department of Regulatory Agencies.

ATTENTION FLORIDA APPLICANTS: Any person who knowingly and with intent to injure, defraud, or deceive any insurer files a statement of claim or an application containing any false, incomplete, or misleading information is guilty of a felony of the third degree.

ATTENTION KANSAS APPLICANTS: Insurance fraud is a criminal offense in Kansas. A "Fraudulent Insurance Act" means an act committed by any person who knowingly and with intent to defraud, presents, causes to be presented, or prepares with knowledge or belief that it will be presented to or by an insurer, purported insurer, broker, or any agent thereof, any written statement as part of, or in support of, an application for the issuance of, or the rating of an insurance policy for personal or commercial insurance, or a claim for payment or other benefit pursuant to an insurance policy for personal or commercial insurance which such person knows to contain materially false information concerning any fact material thereto; or conceals, for the purpose of misleading, information concerning any fact material thereto.

ATTENTION KENTUCKY, OHIO, and PENNSYLVANIA APPLICANTS: Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information or conceals for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties.

ATTENTION LOUISIANA, MAINE, TENNESSEE, VIRGINIA, and WASHINGTON APPLICANTS: It is a crime to knowingly provide false, incomplete, or misleading information to an insurance company for the purpose of defrauding the company. Penalties may include imprisonment, fines, or a denial of insurance benefits.

ATTENTION NEW HAMPSHIRE AND NEW JERSEY APPLICANTS: Any person who includes any false or misleading information on an application for an insurance policy is subject to criminal and civil penalties.

ATTENTION NEW MEXICO APPLICANTS: Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to civil fines and criminal penalties.

ATTENTION OKLAHOMA APPLICANTS: Warning, any person who knowingly, and with intent to injure, defraud, or deceive any insurer, makes any claim for the proceeds of an insurance policy containing any false, incomplete, or misleading information is guilty of a felony.

ATTENTION OREGON APPLICANTS: Any person who knowingly and with intent to defraud or solicit another to defraud an insurer: (1) By submitting an application or: (2) Filing a claim containing a false statement as to any material fact may be violating state law.

ATTENTION NEW YORK APPLICANTS: Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information, or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime, and shall also be subject to a civil penalty not to exceed five thousand dollars and the stated value of the claim for each such violation.

THE UNDERSIGNED IS AN AUTHORIZED REPRESENTATIVE OF THE APPLICANT AND REPRESENTS THAT REASONABLE INQUIRY HAS BEEN MADE TO OBTAIN THE ANSWERS TO QUESTIONS ON THIS APPLICATION. HE/SHE REPRESENTS THAT THE ANSWERS ARE TRUE, CORRECT, AND COMPLETE TO THE BEST OF HIS/HER KNOWLEDGE.

Producer's Signature	Date	Producer's Name (Please Print)

Producer's State License Number (Required in Florida)	Producer's National Producer Number (If Applicable)

Applicant's Signature	Date	Applicant's Name (Please Print)

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COVERAGE DESCRIPTIONS

In the event of a conflict, the terms and conditions of the policy prevail

This document outlines in general terms the coverage 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 other terms and conditions that may specifically affect coverage. In the event of a conflict, the terms and conditions of the policy prevail.

Livestock Feeding and Growing Facility Coverage Form (Form LS 00 24)

LS 00 24 provides coverage for the Death of Covered Livestock resulting from direct physical damage to the Covered Livestock caused by a Covered Cause of Loss. LS 00 24 also covers the Theft of Covered Livestock. There is a premium charge for coverage under LS 00 24.

Carcass Removal Coverage Extension (Form LS 20 50)

LS 20 50 provides Carcass Removal expense coverage for dead Covered Livestock included in a covered Loss Occurrence. Such Death must result from a Covered Cause of Loss or be covered by a Coverage Extension. $2,500 is included at no additional premium. Higher per “Loss Occurrence” limits are available and additional premium may apply.

Livestock Born at Listed Locations (Form LS 20 10)

The Livestock Feeding and Growing Facility Coverage Form (LS 00 24) includes a section in the definition of “Covered Livestock” saying that “Covered Livestock” does not include livestock born at a listed location and less than 6 months old. LS 20 10 removes this coverage restriction. There is an additional premium charge for coverage under LS 20 10.

Smothering Exclusion (Form LS 20 02)

LS 20 02 removes the Smothering Covered Cause of Loss from the Livestock Feeding and Growing Facility Coverage Form (LS 00 24). There is a premium credit for the decreased coverage resulting from LS 20 02.

Theft Exclusion (Form LS 20 52)

LS 20 52 removes the Theft Coverage Extension from the Livestock Feeding and Growing Facility Coverage Form (LS 00 24). Theft coverage is not offered on border locations and no premium decrease applies in those cases. Where theft coverage is offered, a premium decrease may apply.

Hypothermia (Form LS 20 21)

LS 20 21 adds coverage for the Death of Covered Livestock resulting from hypothermia, subject to the terms and conditions of the endorsement. There is an additional premium charge for coverage under LS 20 21.

Contaminated Feed or Water (Form LS 20 51)

The Livestock Feeding and Growing Facility Coverage Form (LS 00 24) excludes loss caused by contaminated feed or water. LS 20 51 buys back coverage for the Death of Covered Livestock resulting from contaminated feed or water. Section 8 of this application must be completed. There is an additional premium charge for coverage under LS 20 51.

Certified Act of Terrorism Exclusion (Form LS 99 43)

LS 99 43 is a Certified Acts of Terrorism Exclusion automatically placed on every policy. By selecting “Remove Terrorism Exclusion” on this application, the applicant requests the removal of LS 99 43 from their policy. There is an additional premium charge for this selection to remove LS 99 43.

TERMS USED IN THIS APPLICATION

Terms in quotation marks are defined in the policy

"Covered Livestock" – Livestock at a "Listed Location" that qualifies for coverage under the Livestock Feeding and Growing Facility Coverage Form (LS 00 24).

"Current Market Value" – The average market value applicable to slaughter, "Stocker," or feeder livestock, as determined on the date of Death or Theft at the nearest applicable market, as published by the applicable government livestock price reporting service or other objective price reporting service.

"Listed Location" – Each location shown in Section 4 of this application.

"Loss Occurrence" – The event to which the deductible selected in Section 3 and the Carcass Removal limit selected in Section 3 are applied.

Special Value Cattle – "Covered Livestock" that are Cattle with a higher value than commercial Cattle because their type or category, in common Cattle Industry terms, is Registered, Natural, Organic, Certified, Verified, Program, or Specialty Breed Cattle. Complete Section 5A.

Dairy Cattle – Cattle having the genetic or physical characteristics of a dairy cattle breed. Beef x Dairy Cross Cattle are not considered Dairy Cattle.

Mexican Cattle – Cattle imported from Mexico. Mexican Cattle have an "M" branded on their right hip or right shoulder.

Policy Limit – The limit requested in Section 3 of this application. Limits of $15,000,000 and above require Company approval.

Per "Loss Occurrence" Deductible – The amount selected in Section 3 that applies to each covered "Loss Occurrence."

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