

# **APPLICATION FOR LIVESTOCK INSURANCE**

This is not a binder. No application will be considered if not fully completed and signed by the Insured.

Producer's Name Agency Name Mail Address City, State, Zip Phone Fax Email Address	FEIN ( Mail A City, S Phone	, I			
Livestock to be Insured: Beef Cattle	Dairy Catt	:le Other			
Coverage Requested:  Specified Perils Livestock Born Smothering & Hypothermia Exclusion Special Valuation (Purebred, Genore	on Co	ntaminated Feed Ex		Theft Exclusion	-
Limits Requested (all per occurrence):		Deductible Reques	ted(500 minim	num): \$	
\$ Policy Maximum		Payment Plan:			
\$ Contaminated Feed or Wa	ater	Payment Plan:		-	
\$ Incidental Locations (\$10,00	00 standard)	Reporting Policy:		Yes	No
\$ Additional Acquired (\$250,00	00 standard)				
\$ Protection/Mitigation (\$10,0	000 standard)				
\$ Carcass Disposal (\$10,00					
Has any company canceled or refused to wr	ite coverage	for your livestock?	Yes	No If yes, e	xplain:
Please explain if applicant owns, operates of	r has financi	al interest in any oth	ner livestock o	peration?	
Name & Address of Loss Payee (if applicable	e):				
Name & Address of Licensed Veterinarian to	be used on	claims:			
Does anyone reside on premises?				Yes	No
Are employees on duty and present twenty f		Yes	No		
Will entrance gates be locked when no one i		Yes	No		
If you answered no any questions above, ho	w often will	ivestock be checked	d?		

List any combustible materials stored on premises (gas, propane, diesel, hay, etc.)					
Provide the minimum distance combustible materials are stored from any buildings/pens conta	aining live	estock:			
List of all sources of Water:					
How often is a water quality analysis performed?					
List all Sources of Feed that are purchased:					
If feed is mixed by applicant, how often is a feed quality analysis performed?					
If silage is stored on premises, specify storage method:					
Are any chemical, noxious materials or pesticides stored or applied within one hundred (100) refeed or water source? If yes, explain:	meters of	any			
Has applicant ever suspected any sickness or death of livestock due to contaminated feed or Yes No If yes, explain:	water?				
Please answer the following for grazing exposures only:  Is pasture owned, leased or public domain?					
Are there any rivers, streams, ponds, damns or dry washes on property?	Yes	No			
Are there any barns, shelters, or windbreaks on the property? If Yes how many?	Yes	No			
Has applicant ever suspected any sickness or death of livestock due to poisoning from grazing?  If yes, explain	Yes	No 			
Please answer the following for feedlot exposures only:					
What percentage of cattle are dairy breeds?					
What percentage of cattle inventory are cattle purchased from Mexico?					
Average number of cattle per pen:					
Please describe any windbreaks or shelters that are in place to protect cattle from blowing sno	)W:				
Please answer the following for Mortgaged or Stolen Endorsement:					
Does insured act as an Order Buyer for clients?	Yes	No			
Does insured purchase cattle directly from other farms?	Yes	No			
How does insured check for clear title on cattle purchased?					

Feedyard Name & Location	Capacity	Current Inventory	% Added Value Livestock	% Specialty Livestock	% Dairy Animals	% Mexican Animals	% Animals arriving below 400 lbs	% traditional feedlot animals	% Capacity (capacity/ inventory)

Type of Livestock (please be specific) Use this section for any age or time since placement descriptions	# of head	<b>Weigh</b> t (average or range)	Average Value (per head)	Maximum Value (per head)	Value Type (Market, Special, or Scheduled)	Total Value (# of head x avg. value)

Pasture Location Name or Number	Location Type*	Address or Legal Description Including State	Zip Code	Capacity (# of head for each type of livestock)	# of Barns	Construction Type of Buildings

Please list all livestock losses in the p	past 5 years, whether	covered by insurance or	not. (excluding any normal mortality
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Date	Cause	Amount of Loss

<sup>\*</sup>Location types: pasture, open lot, under roof, etc.

## **Fraud Prevention - General Warning**

Any person who knowingly presents a false or fraudulent claim for payment or loss or benefit or knowingly presents false information in an application for insurance may be guilty of a crime and may be subject to fines and confinement in prison.

### STATE SPECIFIC PROVISIONS

#### **Arkansas**

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 fines and confinement in prison.

## Colorado

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 policyholder or claimant for the purpose of defrauding or attempting to defraud the policyholder or claimant with regard to a settlement or award payable from insurance proceeds shall be reported to the Colorado division of insurance within the department of regulatory agencies.

## District Columbia

WARNING: It is a crime to provide false or misleading information to an insurer for the purpose of defrauding the insurer or any of other person. Penalties include imprisonment and/or fines. In addition, an insurer may deny insurance benefits if false information materially related to a claim was provided by the applicant.

## **Florida**

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

## Hawaii

For your protection, Hawaii law requires you to be informed that presenting a fraudulent claim for payment of a loss or benefit is a crime punishable by fines or imprisonment, or both.

## **Kansas**

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 commercial or personal 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 commits a fraudulent insurance act.

#### Kentucky

Any person who knowingly and with the intent to defraud any Insurance Company or other person files an application for insurance 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.

## Louisiana

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 fines and confinement in prison.

## Maine

It is a crime to knowingly provide false, incomplete or misleading information to an Insurance Company for the purpose of defrauding the Company. Penalties include imprisonment, fines and denial of insurance benefits.

## Maryland

Any person who knowingly or willfully presents a false or fraudulent claim for payment of a loss or benefit or who knowingly or willfully presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

## **New Jersey**

Any person who includes any false or misleading information on an application for an insurance policy is subject to criminal and civil penalties.

## **New Mexico**

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 fines and confinement in prison.

## **New York**

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.

#### Ohio

Any person who, with intent to defraud or knowing that he is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement is guilty of insurance fraud.

#### Oklahoma

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.

## Oregon

Any person who, knowingly and with intent to defraud or facilitate a fraud against any insurance company or other person, submits an application, or files a claim for insurance containing any false, deceptive, or misleading material information may be guilty of insurance fraud. In order for us to deny a claim on the basis of misstatements, misrepresentations, omissions or concealments on your part, we must show that: A. The misinformation is material to the content of the policy; B. We relied upon misinformation; and C. The information was either 1. Material to the risk assumed by us; or 2. Provided fraudulently. For remedies other than the denial of a claim, misstatements, misrepresentations, omissions or concealments on your part must either be fraudulent or material to our interests. With regard to fire insurance, in order to trigger the right to remedy, material misrepresentations must be willful or intentional. Misstatements, misrepresentations, omissions or concealments on your part are not fraudulent unless they are made with the intent to knowingly defraud

Pennsylvania Any person who knowingly and with the 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.

### Puerto Rico

Any person who knowingly and with the intent to defraud, presents false information in an insurance request form, or who presents. helps, or has presented a fraudulent claim for the payment of a loss or other benefit, or presents more than one claim for the same damage or loss, will incur a felony, and upon conviction will be penalized for each violation with a fine of no less than five thousand dollars (\$5,000) nor more than ten thousand dollars (\$10,000); or imprisonment for a fixed term of three (3) years, or both penalties. If aggravated circumstances prevail, the fixed established imprisonment may be increased to a maximum of five (5) years; if attenuating circumstances prevail, it may be reduced to a minimum of two (2) years.

## **Rhode Island**

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 fines and confinement in prison.

#### **Tennessee**

It is a crime to knowingly provide false, incomplete or misleading information to an Insurance Company for the purpose of defrauding the Company. Penalties include imprisonment, fines and denial of insurance benefits.

## Virginia

It is a crime to knowingly provide false, incomplete or misleading information to an Insurance Company for the purpose of defrauding the Company. Penalties include imprisonment, fines and denial of insurance benefits.

## Washington

It is a crime to knowingly provide false, incomplete or misleading information to an Insurance Company for the purpose of defrauding the Company. Penalties include imprisonment, fines and denial of insurance benefits.

## West Virginia

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 fines and confinement in prison.

I understand that it is required under the policy to do the following in the event of loss, and that not doing so may jeopardize coverage and result in denial of any claim made.

- Give immediate notice by telephone of any loss to insured livestock
- Not remove dead livestock until authorized by us, unless legally required to do so
- Preserve any physical evidence relating to the cause of loss to insured livestock to assist with our claim investigation
- Have a licensed veterinarian perform an autopsy on 10% of the livestock that have died in a loss at your expense, verifying the cause of death

IANY PERSON WHO KNOWINGLY AND WITH INTENT TO DEFRAUD ANY INSURANCE COMPANY OR ANOTHER PERSON FILES AN APPLICATION FOR INSURANCE OR STATEMENT OF CLAIM CONTAINING ANY MATERIALLY FALSE INFORMATION, OR CONCEALS FOR THE PURPOSE OF MISLEADING, INFORMATION CON-CERNING ANY FACT MATERIAL THERETO, COMMITS A FRAUDULENT INSURANCE ACT, WHICH IS A CRIME AND SUBJECTS THE PERSON TO CRIMINAL AND [NY: SUBSTANTIALICIVIL PENALTIES. (Not applicable in CO, HI, NE, OH, OK, OR, or VT; in DC, LA, ME, TN, and VA, insurance benefits may also be denied. See below for additional fraud warmings)

APPLICANTS SIGNATURE	DATE	PRODUCERS SIGNATURE	DATE