

ANIMAL MOTOR

— TRUCK CARGO TRANSIT LIABILITY —

Vital Coverage for any Livestock Transport Operation

This policy plays a vital role for any operation transporting livestock on a regular basis. Plans include primary coverage against loss to live animals, whether the animal is owned by you, or by others whom you have legal liability for loss as a carrier. Basic coverage includes death and/or humane destruction, crippling, injury, bruising and escape.

Coverage Extensions

Coverage extensions for this policy include: theft of an entire load, loading and unloading, salvage and recovery, debris removal, vehicle breakdown, substitute vehicles, loss of value, and freight charges.

Policy Options

Coverage options for this policy include: Death Only Coverage, Specified Perils Only Coverage, Broad Form Perils Only Coverage, Single Trip Increased Limits, Goods other than Animals Coverage, and Terminal Coverage for Goods other than Animals.

Deductibles & Valuation Limits

Deductible: \$1,000 Standard Deductible | Waived entirely of loss is due to a Specified Peril

Substantiated Valuation

\$100,000 Standard

Higher Limits Available

Policy Exclusions

- Delay, Loss of Market, Loss of Use or Consequential Loss
- Neglect to Save and Preserve Animals after a loss
- Voluntary Parting or Abandonment
- Animals Sick or Diseased prior to Attachment
- Pollutant Cleanup
- Excessive shrinkage or Loss of a Covered Cause of Loss
- Insured's and/or Insured's Employees' Criminal Acts
- Property other than Animals (unless Extension Endorsement is Purchased)
- War, Terrorism, or Nuclear Action or Contamination
- Government-ordered Seizure, Confiscation or Destruction

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Exposure	Other Policies	Our Advantage	
INJURY, CRIPPLING, BRUISING AND ESCAPE	Most policies cover only death or humane destruction	Loss is further defined and includes death, humane destruction, crippling, bruising, injury and/or escape	<input type="checkbox"/>
VEHICLE BREAKDOWN	Few policies extend coverage to include an event where a vehicle breaks down	Vehicle breakdown is standard covered cause of loss	<input type="checkbox"/>
SUDDEN BRAKING, SWERVING, BROKEN DECK, OPEN GATES, EXCESSIVE HEAT/COLD OR DISTRESS	Many policies exclude these mentioned causes of loss, and only provide coverage against specific named road perils	Few exclusions, ensuring the broadest coverage for animals on the market, including these exposures	<input type="checkbox"/>
LOSS OF VALUE	Most policies extend to cover this exposure	Diminished value of animals refused by receiver due to loss occurrence is a standard coverage extension	<input type="checkbox"/>
SALVAGE AND RECOVERY EXPENSE	Common policies provide a low limit, unable to cover the entire cost of recapturing and reshipping animals	Standard coverage with no standard limit; each policyholder can determine their own limits	<input type="checkbox"/>
DEBRIS REMOVAL EXPENSE	Most policies only provide a low limit, which will most likely never fully cover the cost to respond	Standard coverage with no standard limit; each policyholder can determine their own limits	<input type="checkbox"/>
DEDUCTIBLE	Deductible for all losses	No deductible if loss is due to a Specified Peril	<input type="checkbox"/>
SUBSTITUTION OF VEHICLE	Most policies dictate animals transported on substitute vehicles are not covered	Automatically allows coverage on substitute vehicle when schedule vehicle is inoperable	<input type="checkbox"/>
OWNED LIVESTOCK	Coverage only for liability to non-owned animals	Provides coverage for both automatically	<input type="checkbox"/>
CLAIMS HANDLING	Outside/Third-Party adjusters with little experience	In-house adjusters with decades of experience	<input type="checkbox"/>