



#102-2103 Airport Dr.
Saskatoon, SK
S7L 7E1

1-888-215-1111
Fax 1-855-344-4588

CLAIM FORM

Claim Procedures:

1. Notify our office as soon as possible of any reported claims.
2. Claims must be supported with positive identification of the animal, along with a vet statement or post mortem.
3. Any claims involving 3 or more animals a veterinary post mortem will be required on 50% of the animals.
4. Attach a copy of the finance contract to the claim.

Loss Information:

1. CONTRACT HOLDER'S NAME: _____
ADDRESS: _____
ANIMAL ID: _____
2. Location of Casualty: _____
3. Date of Loss: _____
4. Cause of Loss: _____
5. Was Post Mortem done on dead animal(s): _____ By Whom: _____
(Attach copy of Post Mortem if performed)
6. To whom should settlement be made to: _____
7. Valuation: \$ _____
8. Previous claim submitted for this contract holder: \$ _____

We certify the above information is true and correct and that we have inspected the loss, and that the above loss should be credited to the contract holder's account.

Deductible: For losses of 1 animals – 50% deductible of agreed value
For losses of 2 animals – 50% deductible of agreed value on 1 head, NIL deductible on second animal
For losses of 3 animals – 50% deductible of agreed value on 1 head, NIL deductible for remaining 2 animals
For a loss of 4 animals or more – the deductible shall be "NIL"

DEAD ANIMAL(S)

# Dead	Kind of Animal	Weight	Price	Value	Salvage	Deductible	Net Loss
						Total	

POLICY NO. 87 LST 731618

Reference No.: _____

DATE SIGNED _____

INSURED: **Panorama Livestock Management Inc.**
#1, 10145 – Dallas Drive
Kamloops, BC
V2C 6T4
(250) 573-3939

Policyholders Signature

Supervisor's Signature

2 SIGNATURES ARE REQUIRED TO PROCESS CLAIMS.

FRAUD WARNING

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 will invalidate your claim.



THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

DEDUCTIBLE:

- 1) For losses of one (1) animal, we will pay 50% of the agreed value.
- 2) For losses of two (2) animals, we will pay 50% of the agreed value for one (1) head, and NIL deductible on the second animal.
- 3) For losses of three (3) animals, we will pay 50% of the agreed value for one (1) head, and NIL deductible on the remaining 2 head.
- 4) For losses of four (4) animals and more, the deductible shall be NIL.

CLAIM ADJUSTMENT:

The claimant must notify either the loanees or Hartford Insurance of any claim they suspect.

Claims must be supported with positive identification of the animal, along with a vet statement of post mortem.

Claims involving three (3) or more animals must have a vet post mortem performed on a least 50% of the animals.

PERIOD OF INDEMNITY:

Coverage is not to exceed 365 days from the authorization of purchase, or for the duration of the contract, if less than 365 days.

RATES:

Feeder Cattle	- \$2.50 Per Head
Bred Heifers or Bred Cows	- \$3.50 Per Head
Bulls	- \$5.00 Per Head

This endorsement does not change the policy except as shown.



LIVESTOCK FEEDING AND GROWING FACILITY COVERAGE FORM

Various provisions in this policy restrict coverage. Read the entire policy carefully to determine rights and duties and what is and is not covered.

Throughout this policy, the words "you" and "your" refer to the Named Insured shown in the Declarations. The words "we," "us," and "our" refer to the Company providing this insurance.

Other words and phrases that appear in quotation marks have special meaning. Refer to Section G. DEFINITIONS.

A. COVERAGE

1. We will pay for the Death of "Covered Livestock," if such Death results:

- a. From direct physical damage to the "Covered Livestock" caused by a Covered Cause of Loss that occurred during the Policy Period shown in the Declarations; and
- b. By the 120th hour immediately following the cessation of the applicable Covered Cause of Loss. The end of the Policy Period will not shorten this time period.

2. Covered Causes of Loss.

Covered Causes of Loss means only the following:

- a. Fire.
- b. Windstorm or Hail.

This Covered Cause of Loss does not include loss caused by or resulting from:

- (1) Heat;
- (2) Cold;
- (3) "Hypothermia";
- (4) Change in temperature;
- (5) Extremes of temperature; or
- (6) Ice (other than Hail), snow, or sleet – whether driven by wind or not.

- c. Smothering caused directly by a blizzard or snowstorm.

Section A.1.b. does not apply to this Covered Cause of Loss. This Covered Cause of Loss must result in immediate Death and does not include loss caused by or resulting from:

- (1) "Hypothermia";
- (2) Change in temperature; or

- (3) Extremes of temperature.

- d. Collapse of any part of or all of the structure of a building, shed, bridge, or culvert.
- e. Lightning.
- f. Electrocution, including electrocution from artificially generated current.
- g. Explosion.
- h. Drowning caused directly by water or other liquid.

Section A.1.b. does not apply to this Covered Cause of Loss. This Covered Cause of Loss must result in immediate Death. This Covered Cause of Loss does not include loss caused directly or indirectly by "Hypothermia" regardless of any other cause or event that contributes concurrently or in any sequence to the loss.

- i. Flood, Mudslide, or Mudflow.

This Covered Cause of Loss does not include loss caused directly or indirectly by "Hypothermia" regardless of any other cause or event that contributes concurrently or in any sequence to the loss.

- j. Vandalism, meaning willful and malicious damage to, or destruction of, the "Covered Livestock."

This Covered Cause of Loss does not include loss caused directly or indirectly by any of the following regardless of any other cause or event that contributes concurrently or in any sequence to the loss:

- (1) Contaminated feed;
- (2) Contaminated water;

- (3) Contaminated feed additives; or
- (4) Contaminated medication or drugs.
- k. Shooting.
This Covered Cause of Loss does not include loss resulting from the shooting of "Covered Livestock" by:
 - (1) You;
 - (2) Any other insured;
 - (3) Any of your partners or joint venturers;
 - (4) Any of your directors or trustees;
 - (5) Any of your representatives or employees; or
 - (6) Anyone to whom you entrusted the "Covered Livestock," including their employees, for any purpose:

Whether or not occurring during the hours of employment.
- l. Aircraft or Vehicles, meaning only direct physical damage to "Covered Livestock" caused by physical contact of an aircraft, an object falling from an aircraft, a spacecraft, a self-propelled missile, a vehicle, or an object thrown up by a vehicle, with either the "Covered Livestock" or with a building or structure containing the "Covered Livestock."
This Covered Cause of Loss does not include loss caused by or resulting from:
 - (1) Aircraft or vehicles owned or operated by you, your employees, or other persons residing on a Listed Location; or
 - (2) Vehicles of any type that are transporting the "Covered Livestock."
- m. Attack by Dogs or Wild Animals.
This Covered Cause of Loss does not include loss caused by or resulting from dogs or other animals owned by you or your employees.
- n. Sinkhole Collapse, meaning the sudden sinking or collapse of land into underground empty spaces created by the action of water on limestone or similar rock formations. This Covered Cause of Loss does not include sinking or collapse of land into man-made underground cavities.
- o. Riot or Civil Commotion that occurs at a Listed Location.

p. Smoke.

This Covered Cause of Loss does not include loss caused by or resulting from:

- (1) Pit gases; or
- (2) Smoke from agricultural smudging or industrial operations.

q. Leakage of a gas intended for use as an energy source.

r. Leakage of anhydrous ammonia intended for use as a fertilizer or refrigerant.

3. Coverage Extensions.

a. Theft.

We will extend this insurance to pay for loss of "Covered Livestock" caused by Theft that occurred during the Policy Period shown in the Declarations. Theft means the stealing of "Covered Livestock" from a Listed Location at which there is physical evidence of forcible entry.

In the event of Theft of "Covered Livestock":

- (1) You must notify the police and us immediately after you first discover the Theft; and
- (2) Within 72 hours after you first discover the Theft, you must give us a report including how, when, and where the Theft occurred.

Theft does not include loss caused by or resulting from:

- (3) Straying, escape, unexplained disappearance, or mysterious disappearance of "Covered Livestock";
- (4) Acceptance of counterfeit money, fraudulent post office or express money orders, or checks or promissory notes not paid upon presentation as consideration paid for "Covered Livestock"; or

- (5) Theft or conversion by:
- (a) You;
 - (b) Any other insured;
 - (c) Any of your partners or joint venturers;
 - (d) Any of your directors or trustees;
 - (e) Any of your representatives or employees; or
 - (f) Anyone to whom you entrusted the "Covered Livestock," including their employees, for any purpose:

Whether acting alone or in collusion with others; and whether or not occurring during the hours of employment.

The applicable value per head determined in Section **C. LIMITS OF INSURANCE** is the most we will pay per head of stolen "Covered Livestock" covered under this Theft Coverage Extension. This coverage will not increase any Limit of Insurance.

b. Recovery.

- (1) If "Covered Livestock" escape from a Listed Location and are out of your control as a direct result of a Covered Cause of Loss that occurred during the Policy Period shown in the Declarations, we will extend this insurance to pay for:
- (a) The reasonable expenses you incur to recover the "Covered Livestock"; and
 - (b) The Death of recovered "Covered Livestock" resulting from direct physical damage to them caused by any external cause of loss:
 - i. Not excluded in Section **B. EXCLUSIONS** (Exclusions in Sections **B.1.f** and **B.2.b.** do not apply); and
 - ii. That occurs during the first course of transit either:
 - (A) Back to the applicable Listed Location; or
 - (B) To a temporary location, if necessary.

Such Death must occur by the 120th hour immediately following the cessation of the applicable Covered Cause of Loss that made the recovery necessary.

- (2) However caused, this Recovery Coverage Extension does not cover expenses to recover or re-sort "Covered Livestock" that have escaped from their assigned pen, but remain located at a Listed Location.

- (3) Coverage for the expenses described in Section **A.3.b.(1)(a)** is limited to \$10,000 per "Loss Occurrence" and will not increase any Limit of Insurance.

- (4) The applicable value per head determined in Section **C. LIMITS OF INSURANCE** is the most we will pay per head of Dead "Covered Livestock" covered under Section **A.3.b.(1)(b)**. This coverage will not increase any Limit of Insurance.

- (5) You must notify us of any "Covered Livestock" recovery that may be covered under this Recovery Coverage Extension within 72 hours after the recovery begins.

- (6) If recovered "Covered Livestock" are transported to a temporary location under the terms of this Recovery Coverage Extension, the types of coverage that apply to those recovered "Covered Livestock" while at the temporary location are the same as the types of coverage that apply to them while at the applicable Listed Location from which they escaped **ONLY IF** all policy conditions are satisfied at the temporary location by type of coverage. Coverage at the listed and temporary locations is subject to the Limits of Insurance for the applicable Listed Location and this will not increase any Limit of Insurance or create separate Limits of Insurance for the temporary location.

c. Removal.

- (1) During the Policy Period shown in the Declarations, if it is necessary to remove any "Covered Livestock" from a Listed Location to preserve them from direct physical damage caused by a Covered Cause of Loss that may result in their Death, we will extend this insurance to pay for:
- (a) The reasonable expenses you incur to remove the "Covered Livestock"; and

(b) The Death of removed "Covered Livestock" resulting from direct physical damage to them caused by any external cause of loss:

- i. Not excluded in Section **B. EXCLUSIONS** (Exclusions in Sections **B.1.f** and **B.2.b.** do not apply); and
- ii. That occurs during the first course of transit to a temporary location.

Such Death must occur by the 120th hour immediately following the cessation of the applicable Covered Cause of Loss that made the removal necessary.

- (2) Coverage for the expenses described in Section **A.3.c.(1)(a)** is limited to \$10,000 per "Loss Occurrence" and will not increase any Limit of Insurance.
- (3) The applicable value per head determined in Section **C. LIMITS OF INSURANCE** is the most we will pay per head of Dead "Covered Livestock" covered under Section **A.3.c.(1)(b)**. This coverage will not increase any Limit of Insurance.
- (4) You must notify us of any "Covered Livestock" removal that may be covered under this Removal Coverage Extension before the removal begins.
- (5) While at the temporary location, the types of coverage that apply to "Covered Livestock" moved to a temporary location under the terms of this Removal Coverage Extension are the same as the types of coverage that apply to them while at the applicable Listed Location they were moved from **ONLY IF** all policy conditions are satisfied at the temporary location by type of coverage. Coverage at the listed and temporary locations is subject to the Limits of Insurance for the applicable Listed Location and this will not increase any Limit of Insurance or create separate Limits of Insurance for the temporary location.

d. Deliberate Destruction.

We will pay for the Death of "Covered Livestock" that you deliberately destroy, IF:

- (1) Such "Covered Livestock" are suffering from mortal physical damage caused directly by a Covered Cause of Loss that occurred during the Policy Period shown in the Declarations;
- (2) Prior to such destruction, a licensed veterinarian who is not you or your employee certifies in writing the cause necessitating destruction and that destruction is necessary for humane reasons; and
- (3) Prior to such destruction, you have our consent to destroy the "Covered Livestock."

The applicable value per head determined in Section **C. LIMITS OF INSURANCE** is the most we will pay per head of Dead "Covered Livestock" covered under this Deliberate Destruction Coverage Extension. You must pay for veterinarian services. This coverage will not increase any Limit of Insurance.

e. Straying and Escape.

If "Covered Livestock" stray or escape from a Listed Location, we will extend this insurance to pay for the Death of such "Covered Livestock," if such Death results:

- (1) From direct physical damage to the "Covered Livestock" caused by a Covered Cause of Loss that occurred during the Policy Period shown in the Declarations; and
- (2) By the 120th hour immediately following the cessation of the applicable Covered Cause of Loss. The end of the Policy Period will not shorten this time period.

This coverage is subject to all of the policy terms and conditions that apply to the coverage provided by Section **A.1.** and will not increase any Limit of Insurance. The Exclusion in Section **B.1.b.** does not apply to this Straying and Escape Coverage Extension **ONLY IF** "Covered Livestock" that strayed or escaped are shot and killed by governmental authority to protect the public from harm.

f. Mitigation Expenses.

If you incur expenses for the reasonable steps you take to preserve "Covered Livestock" from Death resulting from direct physical damage to them caused by a Covered Cause of Loss that occurred during the Policy Period shown in the Declarations, we will consider these expenses in the claim adjustment. Coverage for these expenses is limited to \$10,000 per "Loss Occurrence" and will not increase any Limit of Insurance. There is no coverage for:

- (1) Expenses to protect the "Covered Livestock" from Death caused by a cause of loss that is not a Covered Cause of Loss;
- (2) Expenses that did not reduce covered loss;
- (3) Expenses that are greater than the covered loss we would have paid; and
- (4) Normal operating expenses.

4. Coverage Limitation.

Except as covered in the Recovery and Removal Coverage Extensions, we will not pay for loss to "Covered Livestock" which occurs while loading or unloading such "Covered Livestock" in or from any transporting vehicle. Loading or unloading begins when the "Covered Livestock" is on or in the loading chute and ends when the "Covered Livestock" has departed from the loading chute.

B. EXCLUSIONS

1. We will not pay for loss caused directly or indirectly by or resulting from any of the following, regardless of any other cause or event that contributes concurrently or in any sequence to the loss.

- a. Neglect of "Covered Livestock" or failure to provide "Covered Livestock" with proper care and treatment;

Dishonest or Illegal Acts; or

Intentional Acts with the intent to cause or affect a loss or increase the value of a loss:

By the following:

- (1) You;
- (2) Any other insured;
- (3) Any of your partners or joint venturers;
- (4) Any of your directors or trustees;

- (5) Any of your representatives or employees; or

- (6) Anyone to whom you entrusted the "Covered Livestock," including their employees, for any purpose:

Whether acting alone or in collusion with others; and whether or not occurring during the hours of employment.

This Exclusion does not apply to acts of deliberate destruction covered under the Deliberate Destruction Coverage Extension.

- b. Seizure or destruction of "Covered Livestock" by order of governmental authority.

c. Nuclear Hazard.

Nuclear reaction or radiation, or radioactive contamination, however caused.

But, if Death of "Covered Livestock" results from direct physical damage to them caused by Fire, we will pay for that resulting loss.

d. War and Military Action.

- (1) War, including undeclared or civil war;
- (2) Warlike action by a military force, including action taken in hindering or defending against an actual or expected attack, by any government, sovereign, or other authority using military personnel or other agents; or
- (3) Insurrection, rebellion, revolution, usurped power, or action taken by governmental authority in hindering or defending against any of these.

e. Utility Services.

The interruption of electrical power or other utility service occurring on or away from the Listed Location, however caused.

- f. Mechanical breakdown or electrical breakdown.
- g. Contaminated feed, contaminated feed additives, contaminated water, or contaminated medication or drugs.
- h. "Disease," fungus, parasites, or insects.
- i. Edema of the lungs or respiratory system.
- j. "Covered Livestock" that are mortally injured or dead prior to the occurrence of a Covered Cause of Loss.

2. We will not pay for loss caused by or resulting from any of the following:
 - a. Delay, loss of use, loss of market, loss of value, weight loss, reduced rate of weight gain, costs to restore weight, or any other causes of consequential loss.
 - b. Heat prostration or exhaustion, "Hypothermia," or extremes or changes of temperature or humidity.
 - c. "Covered Livestock" running into streams, ponds, or ditches, or against fences or other objects.
But, if Death of "Covered Livestock" caused by Drowning results, we will pay for that resulting loss.
 - d. Unexplained or mysterious disappearance.
 - e. Shortage found upon taking inventory.
 - f. Voluntary parting with any "Covered Livestock" whether or not induced to do so by any fraudulent scheme, trick, device, or false pretense.
 - g. Unauthorized instructions to transfer "Covered Livestock" to any person or to any place.

C. LIMITS OF INSURANCE

1. The most we will pay under all coverage provided by this policy in any one "Loss Occurrence" is the Policy Limit of Insurance shown in the Schedule(s) or Endorsement(s), regardless of the number of "Covered Livestock" or the number of Listed Locations.
2. If we show a Listed Location Limit of Insurance in the Schedule(s) or Endorsement(s), that limit is the most we will pay under all coverage provided by this policy at any one Listed Location in any one "Loss Occurrence." This Listed Location Limit of Insurance is subject to, and will not increase, the Policy Limit of Insurance described in Section C.1.
3. If a Valuation Schedule (LS 19 25) **IS NOT** attached to and made a part of this policy, the most we will pay per head of "Covered Livestock" is the lesser of:
 - a. The per head "Current Market Value" of the "Covered Livestock"; or
 - b. The Per Head Limit, if one is shown in the Schedule(s) or Endorsement(s).

The limit per head that results from this Section C.3. is subject to, and will not increase, the Policy Limit of Insurance and

Listed Location Limit of Insurance described in Sections C.1. and C.2.

4. If a Valuation Schedule (LS 19 25) **IS** attached to and made a part of this policy, the most we will pay per head of "Covered Livestock" is the Value per Head by Type or Category of "Covered Livestock" as shown in the Valuation Schedule. If the Valuation Schedule does not show a Value per Head for a specific Type or Category of "Covered Livestock," the Value per Head for that Type or Category of "Covered Livestock" will be determined using Section C.3. The limit per head that results from this Section C.4. is subject to, and will not increase, the Policy Limit of Insurance and Listed Location Limit of Insurance described in Sections C.1. and C.2.
5. The most we will pay per head of "Covered Livestock" previously identified with a condition requiring later destruction by order of governmental authority is the lesser of:
 - a. The limit per head determined in Section C.3. or C.4., whichever applies; or
 - b. The value per head by Type or Category of "Covered Livestock" that the governmental authority would have paid if the required destruction had occurred.
6. Payments under the following Coverage Extensions will not increase any Limits of Insurance:
 - a. Theft;
 - b. Recovery;
 - c. Removal;
 - d. Deliberate Destruction;
 - e. Straying and Escape; and
 - f. Mitigation Expenses.

D. DEDUCTIBLE

We will not pay any amount in any one "Loss Occurrence" until the amount of the "Loss Occurrence" exceeds the applicable Deductible shown in the Schedule(s) or Endorsement(s). We will then pay the amount of the "Loss Occurrence" in excess of the Deductible, up to the applicable Limit of Insurance.

E. GENERAL CONDITIONS

1. Cancellation.
 - a. The first Named Insured shown in the Declarations may cancel this policy by mailing or delivering to us advance written notice of cancellation.