PLEASE READ THIS ENDORSEMENT CAREFULLY, AS IT MODIFIES THE POLICY.

EXTENDED LIVESTOCK COVERAGE ENDORSEMENT

With respect to the coverage provided by this endorsement, **your** policy is amended as indicated:

Coverage E – Scheduled Personal Property and Unscheduled Farm Personal Property (Blanket) coverage applicable to **livestock** is extended to include death by sudden and accidental causes unless excluded below. This coverage applies to the animals shown in the Declarations Page.

Coverage will apply only when the livestock are on or temporarily off the **insured premises**.

This policy does not cover:

1. Death caused by or resulting from natural causes, disease, sickness, medical conditions, dehorning, castration, or any other veterinarian or medical treatment or procedures.
2. Death caused by ingestion of feed, plants, or plant matter made available for consumption.
3. Death due to lack of food or water.
4. Death that occurs more than 10 days after the conclusion of the sudden and accidental event.
5. Death to unborn or aborted fetuses.
6. Death of **livestock** insured by any other insurance policies.

Death of **livestock** will not be covered unless reported to **us** in time to permit a licensed veterinarian to perform a post-mortem examination. In no event will **we** provide coverage if reported to **us** more than 48 hours after death.

CO-INSURANCE CLAUSE

In the event of a covered loss to **livestock** under this endorsement **we** pay the smaller of:

1. The proportion of loss which the amount of insurance under this endorsement bears to 80% of the actual cash value of each kind of **livestock** covered under this endorsement at the time of loss; or
2. The proportion, of the loss that this insurance bears to the total insurance covering the loss.

Our limit of liability for **livestock** is limited to the actual cash value at the time of loss. **We** will pay no more than $4,000 per head for any livestock insured by this endorsement unless another limit is specifically stated in the policy declarations.

With respect only to the perils of heat stress and blizzard for cattle losses, the limit per loss occurrence by this endorsement is the greater of:

1. $100,000; or
2. 1% of the coverage limit stated in the policy declarations for livestock with extended coverage for cattle.

SPECIAL LOSS DEDUCTIBLE

In the event of loss covered by this endorsement the deductible per occurrence will be the greater of:

1. Ten percent (10%) of the amount of the covered loss up to a maximum amount of $10,000; or
2. The policy deductible.

All other terms and conditions of this policy apply.

Attached to and forming a part of Policy No._____Eff. Date_____