

Livestock Insurance

This type of Insurance is designed to cover losses resulting from the death of livestock. In most cases livestock is covered if death results from disease, accidental injuries, fire, lightning, and cyclone. It is important to read complete policy information to determine specific coverage and applicable rates.

Cost is usually based on the selected value of the member's animal. When determining this value, decide what the animal will be worth during the total time of the project. Maximum settlement values are specified for all species of livestock.

Livestock insurance is available from a number of different companies. Some 4-H members may be covered under family insurance policies - others may wish to purchase individual policies. Included on the following pages are descriptions and copies of application forms from two companies, which have policies available for 4-H youth - the Country Companies (Farm Bureau) and Acordia. Acordia does require members, parents and leader to sign "The Youth Livestock Exhibitor Code of Practice" of which a copy is enclosed. These are included for informational purposes only and do not constitute endorsement of a particular company.

Youth, and families should contact the Insurance Company directly if they are interested in purchasing insurance.

Since rates and coverage tend to change every year or so, it's important to keep current application forms on file. Up-to-date information can be obtained by contacting the address listed on the company's application form.