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MAX Family of Companies

MutualAid eXchange (MAX) • MAX Insurance Agency, Inc. • MII Management Group, Inc.

Livestock Collision

Old Form # ML-337

New Form # HO 7545

Summary of Changes:

Under the incidental property coverages, the following information pertaining to livestock collision is explained in greater detail in the new form.

The most we will pay for any one head of livestock includes the following additional information:

Livestock Collision

a. "We" pay for death of "livestock" owned by an "insured" caused or made necessary by:

- 1) direct physical contact between a vehicle and "livestock" that are standing in, crossing, or moving along a public road; or
- 2) the collision or overturn of a vehicle on which the "livestock" are being transported. Collision means the accidental contact of the vehicle transporting the "livestock" with another vehicle or with an object other than a vehicle.

b. However, "we" do not pay for death of "livestock" caused or made necessary by:

- 1) contact between "livestock" that are standing in, crossing, or moving along a public road and a vehicle owned or operated by an "insured" or an "employee"; or
- 2) collision of a vehicle transporting "livestock" with another vehicle owned or operated by an "insured" or an "employee".

Under item c., The most "we" pay for loss to any one head of "livestock" is the smallest of the following amounts; The following additional clarification is included in the form:

Each horse, mule, or head of cattle under one year of age at the time of loss will be counted as one-half head.

No deductible applies. The Loss Settlement Terms under How Much We Pay For Loss or Occurrence do not apply to this Incidental Property Coverage.

d. The reference to animals under Coverage C -- Personal Property, Personal Property Not Covered does not apply to this Incidental Property Coverage.