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## Bull Mortality and Accident Infertility Insurance

Provided through Stockmens Insurance, LLC

Coverage		
The coverage provides traditional, full mortality for death from natural causes or humane destruction as a result of a life-threatening injury. The endorsement for Accident Only Infertility provides coverage in the event of permanent impotency, infertility or the bull's inability to naturally service cows as a result of an accident sustained during the policy.		
<b>Bull Mortality and Limited Infertility Moverage</b>	<b>Values:</b> Not to exceed purchase price	
<b>Term:</b> Renewable one-year policy term		
<b>Testing</b> All bulls must be tested, certified and listed in the official catalog of a herd sale		
<b>Premium</b>	<b>Full Mortality</b>	<b>Accident Only</b>
10% of the purchase price \$150 minimum premium per policy Midland Bull Test will pay 50% of the total premium of a 12 month policy	100% of the value of the bull in the event of death or humane destruction as a result of a life-threatening injury.	80% of the value of the bull in the event accidental and external infertility.

### Value

The purchase price of the bull is considered to be the agreed value on the policy. The only exceptions are if, during the policy term, you attempt to sell the bull at auction but it does not sell, have it appraised at a lower value than the purchase price or castrate the bull.

### Coverage

The coverage is available on the date of sale for those who choose to insure their bull(s). The policy will insure the bull from the date of sale for a period of one year. All claims must be immediately reported to the company. All mortality claims made to the company require a post mortem examination by a veterinarian. Accident Only: This policy is extended to indemnify YOU in the event of the ANIMAL covered by this section is proven to be PERMANENTLY INFERTILE, IMPOTENT or otherwise INCAPABLE of natural service or artificial insemination, resulting from ACCIDENTAL INJURY occurring during period of insurance, we will pay YOU the ACTUAL CASH VALUE of such ANIMAL(S) but not exceeding the sum insured stated in the DECLARATION.

### SPECIAL EXCLUSIONS:

This policy does not cover losses directly or indirectly by any of the following events: Frostbite or freezing, Illness or disease, Reproductive disorders or abnormalities involving: scrotum, testis, epididymis, penis, ampulla, vesicular gland and prostate unless caused by an ACCIDENTAL INJURY.

### CLAIMS

1. Claims must be reported to FLEMING & LONG AGENCY @ 406-272-1150 as soon as possible after onset.
2. Following notification to US of a possible claim, the ANIMAL must be given at least 3 months to attempt recovery unless WE agree to accept the claim before the end of such period, PERMANENT INFERTILITY, IMPOTENCY or INCAPABILITY must be total INFERTILITY, IMPOTENCY, INCAPABILITY or failure and not merely a reduction and be proved: To the satisfaction of both YOUR and OUR VETERINARIAN, and the ACCIDENTAL INJURY occurred during the policy period.

### Cost

The cost of the coverage will be 10% of the hammer price per bull. Midland Bull Test has agreed to pay half (5%) of the premium. Premium is due at the time of the sale to provide coverage. The premium split will only be offered on the days of the sale. Coverage can be purchased at a later date for the full 10% premium cost.

### Guarantee

This will be the only guarantee offered at the Midland Bull Test 2020.