Insurance for your dairy's most important asset.

Since 1916

our livestock department has been here for you.

- Local underwriters
- Experienced claims professionals
- Updated products and services to help protect your livestock investment

Your dairy operation requires a substantial and ongoing investment of time, work and financial resources. And you provide the best animal husbandry in a productive environment.

Unfortunately, your dairy cattle are still vulnerable to many hazards beyond your control. Our Dairy Cattle Insurance Program can help you manage those risks and help protect the livelihood your dairy operation provides.

100+ Years

That's how long we've been offering livestock insurance with these advantages:

- Generous standard coverage
- A wide range of coverage options
- Easy single-source access to underwriting and claims experience

Livestock Coverage for Life's Unpredictable Risks

Our dairy cattle insurance policies uses our Livestock Feeding and Growing Facility coverage form.

This product offers coverage for the death of covered livestock due to a listed covered cause of loss, including:

- Fire, lightning and windstorm
- Drowning and flood
- Building collapse
- Vandalism
- Smothering caused by blizzard, and more

Coverage for the theft of covered livestock is also included.

The Hartford

Options That Help Protect Your Livelihood

In addition, depending on your dairy's location and applicable underwriting requirements, we can offer the following coverage options:

Valuation Schedule: Our standard Livestock Feeding and Growing Facility coverage values covered livestock at current market value. The optional valuation schedule can provide more valuation flexibility and certainty. It amends coverage with specified values for types or categories of covered livestock that you and The Hartford agree aren't represented by current market value.

Contaminated Feed or Water Coverage: Adds contaminated feed or water as a covered cause of loss where the consumption of a toxic substance in feed or water results in the death of covered livestock.

Carcass Removal Coverage: Adds coverage for carcass removal expenses, if such carcasses are covered livestock that died as a result of a covered cause of loss.

Hypothermia Coverage: Adds hypothermia as a covered cause of loss where hypothermia caused by exposure to freezing rain, sleet, blizzard, or snowstorm results in the death of covered livestock.

Raise and invest in your livestock confidently with our specialized coverage.

Local Underwriting Knowledge and In-house Claims Service

A dairy cattle loss can occur without notice with devastating results, requiring immediate attention. And where it happens can be just as important as what happens. So we assign local underwriters to serve territories across the United States and Canada. Each has extensive livestock industry experience and can bring you solutions that are right for your dairy and its location. If something does happen, our in-house claims adjusters are on call 24/7.

For more information, call us at 800-295-1815 or visit **TheHartford.com/livestock**

The Hartford

This document outlines in general terms the coverages that may be afforded under a policy from The Hartford. All policies must be examined carefully to determine suitability for your needs and to identify any exclusions, limitations or any other terms and conditions that may specifically affect coverage. In the event of a conflict, the terms and conditions of the policy prevail. All coverages described in this document may be offered by one or more of the property and casualty insurance company subsidiaries of The Hartford Insurance Group, Inc. Coverage may not be available in all states or to all businesses. Possession of these materials by a licensed insurance producer does not mean that such producer is an authorized agent of The Hartford. To ascertain such information, please contact your state Department of Insurance or The Hartford at 1-888-203-3823. All information and representations herein are as of July 2025.

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