

WINTER PERILS LIVESTOCK

(The information required below may be shown on the "declarations".)

This coverage applies to "livestock" when this coverage is indicated on the "declarations" and is extended by the following:

1. "We" pay for loss resulting from the death of "livestock" described above caused or made necessary by:
 - a. freezing or smothering in a snowstorm or ice storm; or
 - b. falling through ice.
 2. "We" do not pay for loss:
 - a. that occurs while livestock are inside fully enclosed buildings unless the direct force of the wind first causes damage to the exterior walls, windows, or roof creating an opening in the walls, windows, or roof of such buildings;
 - b. caused or made necessary by freezing or smothering in or under straw or haystacks; or
 - c. caused or made necessary by freezing or smothering in a snowstorm or ice storm if the death of the animal occurs more than 72 hours after the storm ends.
3. "Our" "limit" for "livestock" covered under this endorsement is the smaller of:
 - a. the proportion of the loss which the "limit" under this endorsement bears to 80% of the actual cash value of all "livestock" covered under this endorsement at the time of loss; or
 - b. the proportion of the loss that this insurance bears to the total insurance covering the loss.

All other "terms" of the policy apply.