



*CAFO Insurance Specialist*

American Heartland is one of the premier agencies in the United States that specializes in Concentrated Animal Feeding Operations.

For over 25 years we have worked with companies to design coverage specifically for the livestock industry.

American Heartland Agents are experts in providing the best coverage at the lowest cost.



2118 23rd Street  
PO Box 1373  
Columbus, NE 68601  
(800) 524-3498

[www.ahia.com](http://www.ahia.com)

## Available Coverage

- Limited Pollution Liability
- Care Custody & Control
- Business Income & Extra Expense
- Special Cause of Loss Form on Buildings & Equipment (including collapse)
- Broad Cause of Loss Form on Livestock
- Suffocation (including asphyxiation)
- Farm General Liability
- Auto
- Umbrella
- Systems Breakdown
- Workers Compensation
- Earthquake

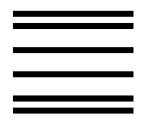


**AMERICAN  
HEARTLAND  
INSURANCE  
AGENCY**

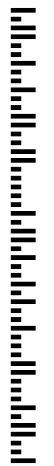
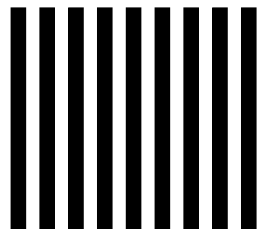


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IN THE  
UNITED STATES



# Coverage Concerns...

**Extended Replacement Cost**

**Nuisance Lawsuits**

**Care Custody & Control**

**Suffocation & Asphyxiation**

**Business Income & Extra Expense**

**Collapse Coverage**

*New Coverage for Contract Growers...*

## Care Custody & Control

This endorsement deletes the Care Custody & Control Exclusion on a named peril basis. Perils included are fire, lightning, explosion, smoke, vandalism, sinkhole collapse, electrocution, falling objects, suffocation and weight of ice, snow or sleet. It provides defense coverage in the event of a lawsuit claiming negligence which results in the death or destruction of the livestock in your Care Custody & Control.

## Nuisance Lawsuits

If your neighbor files a lawsuit claiming bodily injury or property damage because of your operation (including property devaluation), our company will defend you and may pay a judgement up to the limits of the policy.

## Replacement Cost

If you don't have replacement cost, you would be subject to an unexpected financial loss at the worst possible time. Our program provides replacement cost on buildings at no additional charge.

## Extended Replacement Cost

With the increasing cost of building materials, this endorsement will provide you up to an additional 20% coverage to replace your structures.

## Business Income & Extra Expense

*Business Income* insurance covers certain continuing costs that you face after a covered loss, such as loss of rents.

*Extra Expense* covers necessary costs that you pay in order to get up and running more quickly.

## Collapse

We automatically include the peril of collapse due to weight of ice & snow under our policy. This type of loss occurs more frequently than you might think.

## Suffocation & Asphyxiation

Provided you have the proper equipment, we offer suffocation coverage which also includes asphyxiation.



## American Heartland Hog Confinement Insurance Program

**YES!** I am interested in finding out more about this program! Please contact me at:

Name \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_

State \_\_\_\_\_ Zip \_\_\_\_\_

Telephone \_\_\_\_\_

Email \_\_\_\_\_

Anniversary Date \_\_\_\_\_

Signature \_\_\_\_\_

Agent Contact \_\_\_\_\_

NOTE: This brochure only summarizes the protection available through American Heartland's Confinement Program, subject always to the policy. For complete details, consult an American Heartland Representative or refer to the policy contract. All coverages are subject to state law, which may vary materially from the stated information.