



Farmers Mutual Hail
Insurance Company of Iowa

ANIMAL COLLISION

We pay for loss by death of any cattle, horse, mule, donkey, hog, sheep, or goat owned by an **insured** when the loss is caused or made necessary by collision between the animal and a vehicle not owned by or operated by an **insured** or an employee of an **insured**. This coverage applies only while the animal is on a public road and is not being transported.

We pay the lesser of the following amounts:

1. the market value of the animal; or
2. the amount of **your** interest in the animal.