Mennonite Mutual Fire Insurance Company of Saskatchewan

Farmers, protect your investment! Farm buildings, machinery and livestock represent many years of investment, time and thousands of dollars.

MMFI, situated in the farm community of Waldheim, knows your needs and has tailored their insurance to meet those needs.

We have been insuring farm property in Saskatchewan for over 100 years. We have been, and are continuing to work hard toward remaining current with the changing needs of all farmers, whether large, small or in between.

Place your trust in a company that cares about Saskatchewan farmers!

Head Office
Box 190
Waldheim, SK S0K 4R0
Ph: 306-945-2239
Fax: 306-945-4666
Email: mmfi@sasktel.net
www.mmfi.com

Livestock Mortality Insurance
How would death of valuable livestock affect your operation?

Enquire about adding *Livestock Mortality Insurance* To your Mennonite Mutual Farm Insurance Policy

**Areas of coverage for loss by death:**

- from natural causes, illness, disease or accident, including fire or lightning; or
- Caused by intentional destruction

  a) when necessary and occurs within 12 hours of accidental crippling or maiming, and a licensed veterinarian so certifies prior to the destruction.

  b) where destruction has been consented to in writing by the Company.

- for loss or damage because of theft (excluding escape or mysterious disappearance).

**Policy exclusions and provisions apply as noted in policy wordings.**

**Veterinary Fees**

Coverage under this policy is extended to reimburse veterinary fees when such expenses are incurred directly as a result of an attempt to preserve the life of a sick or injured animal, up to but not exceeding 10 percent of the insured value of the animal concerned as stated on the Declaration Page or $1000 whichever is less. This extension of coverage does not apply for regular or routine veterinary charges or for veterinary expenses incurred during birthing.

**Dead Stock Removal**

This Coverage pays for the cost of removing debris of the livestock insured under this policy.

This coverage, however, does not insure against direct or indirect loss, damage, cost or expense, arising out of the clean-up, removal, containment, treatment, detoxification, decontamination, stabilization, neutralization, or remediation resulting from any actual, alleged, potential, or threatened spill, discharge, emission, dispersal, seepage, leakage, migration, release, or escape of “pollutants”.

Further, this coverage does not insure against direct or indirect loss, damage, cost or expense, for any testing, monitoring, evaluation or assessing of an actual, alleged, potential, or threatened spill, discharge, emission, dispersal, seepage, leakage, migration, release, or escape of “pollutants”.

Extended hours of work can create carelessness—take adequate rest breaks.