

## ANIMAL COLLISION

This policy covers loss by death of any cattle, horse, mule, donkey, hog, sheep or goat owned by an *insured* when the loss is caused by the collision between the animal and a vehicle not owned by or operated by an *insured* or 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;
2. \$400 per animal; or
3. the amount of *your* interest in the animal.