

Bull Mortality & Infertility Insurance

*Mortality and infertility insurance will be available on sale day by Heartland Financial Services, Inc.

*Agent Michael Lehrkamp (605) 870-0045.

*Option 1

-Full Mortality: 100% of the value of the bull in the event of death or human destruction as a result of a life threatening injury.

-Premium: 5.5% of the Purchase Price (\$200 minimum premium per policy)

*Option 2

-ASD Infertility (Limited): 100% the value of the bull, less salvage value, in the event of infertility from an accident, illness, or disease. Freezing and frostbite excluded.

-Premium: 8% of the Purchase Price (\$200 minimum premium per policy)

*Policy will insure the bull from the date of the sale for a period of One Year.

*Premium will be calculated off the hammer price of the bull on March 5th.

*Rocky Knoll Cattle will deduct 50% of the premium price off the purchase price of the bull up to \$150 per bull.