



## Insurance that knows the hatchery business from egg to chick.

### 100+ Years

That's how long we've been offering poultry insurance with these advantages:

- ▶ Generous standard coverage
- ▶ A wide range of coverage options
- ▶ Easy single-source access to underwriting and claims experience

We're here for you.

- ▶ Local underwriters
- ▶ Experienced claims professionals
- ▶ Updated products and services

All to help protect your investment.

From incubation to integration with the flock, running a successful hatchery takes patience, skill and great care. But even then, you can face hazards beyond your control. Things like severe weather, fire and power interruptions can happen at any time and cause significant losses.

Our hatchery Insurance Program is specifically designed to help protect hatchery operations when disaster strikes.

### Help protect your fragile assets with strong coverage.

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Our hatchery insurance helps cover fertile hatching eggs and chicks or poults up to 120 hours old:

- Fertile hatching eggs are covered while on your hatchery premises.
- Chicks or poults are covered while on your hatchery premises or in transit in your vehicles.

The covered destruction or death of eggs, chicks or poults must result from a listed covered cause of loss, which include:

- Fire or lightning
- Windstorm or hail
- Explosion
- Vandalism
- Theft
- Building or sinkhole collapse
- Transporting vehicle collision or overturn and bridge or roadway collapse
- Flood or drowning
- Earthquake and more

### Our coverage can match your hatchery's unique needs.

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As a part of its comprehensive coverage for your hatching eggs, chicks or poults, our Hatchery coverage form also includes:

**Egg Spoilage or Damage Coverage Extension:** Helps cover your hatching eggs that spoil or won't hatch as a result of a covered cause of loss.

**Additional Coverage for Power Interruption On and Off the Hatchery Premises:**

Helps cover the loss of hatching eggs, chicks or poults caused by a change in temperature or humidity resulting from a power interruption to the hatchery's incubators, equipment and control apparatus.

**Additional Coverage for Debris Removal:** Helps pay your expenses to remove covered hatching eggs, chicks or poults destroyed as a result of a covered cause of loss.

**Additional Coverage for Pollutant Cleanup and Removal:** Helps pay your legally-imposed expenses to extract “pollutants” from land or water at the hatchery premises if the release of the “pollutants” is caused by the loss of covered hatching eggs, chicks or poults resulting from a covered cause of loss.

**Additional Coverage for Fire Department Service Charges:** Helps pay the liability you have assumed by contract or agreement for the fire department service charges incurred when the fire department is called to save or protect hatching eggs, chicks or poults from loss resulting from a covered cause of loss.

## 100+ years of livestock experience.

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Our broad experience in livestock insurance includes specialization in the poultry industry. We've been committed to livestock customers since 1916. Our claims adjusters provide you with a single point of contact on claims issues, file reviews and coverage assessments. And because they're on call 24 hours a day, you can count on them to be there with prompt and efficient service.

To learn more about our Hatchery Insurance Program,  
call us at **800-295-1815** or visit [\*\*TheHartford.com/livestock\*\*](https://www.TheHartford.com/livestock)



This document outlines in general terms the coverages that may be afforded under a policy from The Hartford. All policies must be examined carefully to determine suitability for your needs and to identify any exclusions, limitations or any other terms and conditions that may specifically affect coverage. In the event of a conflict, the terms and conditions of the policy prevail. All coverages described in this document may be offered by one or more of the property and casualty insurance company subsidiaries of The Hartford Insurance Group, Inc. Coverage may not be available in all states or to all businesses. Possession of these materials by a licensed insurance producer does not mean that such producer is an authorized agent of The Hartford. To ascertain such information, please contact your state Department of Insurance or The Hartford at 1-888-203-3823. All information and representations herein are as of July 2025.

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