

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;
2. \$400 per animal; or
3. the amount of "your" interest in the animal.