

2026 Checklist to Assist with Livestock Claims: LGM

The information below describes the documentation required to allow NAU Country Insurance Company to pay an indemnity under a Specific Coverage Endorsement on your 2026 livestock policy. Livestock documentation varies by the insured plan and commodity.

There can be multiple SCEs for the same insurance period, same months in the insurance period, and the same sales closing date, but they cannot cover the same cattle/swine/milk.¹

Share is the lesser of your percentage interest in the insured livestock/milk as an owner at the time insurance attaches and at the time of sale. Persons who lease or hold some other interest in the livestock other than as an owner are not considered to have a share in the livestock². Share is verified on the Marketing Report when the claim is submitted.

Any document provided which references you as the buyer, seller or owner of the covered livestock/milk MUST be in the same name as the policy. Documents intended to show ownership of covered livestock/milk that are not in the name of the policyholder may reduce your indemnity payment.

LGM Cattle & Swine:	<ul style="list-style-type: none">➤ Actual marketings - The total number of slaughter-ready cattle/swine sold by you for slaughter for human or animal consumption in each month of the insurance period and for which you have proof of sale. Actual marketings are used to verify ownership of cattle/swine.²➤ The Marketing Report must be accompanied by copies of packer sales receipts that provide records of the actual marketings.➤ You may report as actual marketings in a particular month only sales that occurred not earlier than fifteen days prior to the start of the month and not later than fifteen days after the end of the month, as supported by dates on packer sales receipts that provide supporting records.²➤ If actual marketings in a particular month exceed target marketings for that month, you may choose to provide only marketing records that verify that actual marketings are not lower than target marketings. For example, if you have 1,000 head covered for July, and the actual marketings are 10,000 head for July, you only have to provide marketing records for 1,000 head⁶.
LGM Dairy Cattle:	<ul style="list-style-type: none">➤ All milk will be insured at 100% share.³➤ Actual marketings - The total amount of milk sold by you in each month of the insurance period and for which you have proof of sale. Actual marketings are used to verify ownership of milk.²➤ The Marketing Report must be accompanied by copies of sales receipts that provide records of the actual marketings shown on the marketing report.➤ Acceptable records are milk marketing records that provide the following information from the producer payroll report. This report is a supporting statement which shall show:⁴<ul style="list-style-type: none">(a) The name, address, and payroll number or similar identifier of the producer; and(b) The monthly or daily aggregated to monthly total pounds received from that producer.

Additional tips to expedite processing:

- **Do not submit original documents**, provide copies only.
- If there are **multiple endorsements (claim forms)**, sort and group records by endorsement and label properly.
- **The Marketing Report** must be submitted to NAU within sixty (60) days of your receipt of the notice of probable loss.⁵

References:

¹ 2026 LGM (*commodity specific*) Basic Provisions, Section 3(b)

² 2026 LGM (*commodity specific*) Basic Provisions, Definitions

³ 2026 LGM Dairy Cattle Insurance Standards Handbook, Paragraph 21 D(5)

⁴ 2026 LGM Dairy Cattle Insurance Standards Handbook, Paragraph 21 G

⁵ 2026 LGM (*commodity specific*) Basic Provisions, Section 7(a)

⁶ 2026 LGM Cattle/Swine Insurance Standards Handbook, Paragraph 21 G(2)