

2027 Checklist to Assist with Livestock Claims: LGM – Dairy Cattle

The information below describes the documentation required to allow NAU Country Insurance Company to pay an indemnity under a Specific Coverage Endorsement on your 2027 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 milk.¹

Share is the lesser of your percentage interest in the insured 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 milk other than as an owner are not considered to have a share in the milk². 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 milk MUST be in the same name as the policy. Documents intended to show ownership of covered milk that are not in the name of the policyholder may reduce your indemnity payment.

LGM Dairy Cattle:	➤ 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.² ➤ 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 (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.
	If any milk production is also covered under other livestock insurance plans (i.e., DRP): ➤ The other insurance must be obtained from NAU Country ➤ Coverage must be for the same reinsurance year (i.e., 2027) ➤ The cumulative target marketings must include the target marketings for each specific month in the insurance period, under this and all other livestock insurance plans, summed over all SCEs in all crop years when the month was insurable²

If there is a payable loss on insured milk, the actual marketings for the month must be at or above 85 percent of the cumulative target marketings for the month.⁵

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.⁶

NOTE: No indemnity will be owed, but you will still be responsible for any premiums owed, if we find that your marketing report:

(1) Is not supported by written, verifiable records in accordance with the definition of marketing report; or (2) Fails to accurately report actual marketings or other material information.⁷

References:

² 2027 LGM Dairy Cattle Basic Provisions, Definitions

⁴ 2027 LGM Dairy Cattle Insurance Standards Handbook, Para. 21 G

⁶ 2027 LGM Dairy Cattle Basic Provisions, Section 7(a)

¹ 2027 LGM Dairy Cattle Basic Provisions, Section 3(b)

³ 2027 LGM Dairy Cattle Insurance Standards Handbook, Para. 21 D(5)

⁵ 2027 LGM Dairy Cattle Basic Provisions, Section 7(c)

⁷ 2027 LGM Dairy Cattle Basic Provisions, Section 3(f)