# April 5, 2023

# To: Agricultural Teachers/FFA Advisors

# From: Charles Parker, State FFA Advisor

# Subject: California Association FFA Livestock Insurance Program

Since 2003 the California Association FFA, working with Willis Insurance Services and The Hartford Insurance Company, has been able to provide your students with the option of securing risk insurance for their livestock projects. This option assists many students in reducing their financial loss associated with the death of their livestock project animals due to illness or injury. The insurance coverage will be made available by The Hartford Insurance Company as the exclusive provider. This program is offered to **FFA members** who will be raising market beef, sheep, swine, goats, baby beef, and replacement heifers. All **applications** for coverage will be **received and processed by the California Association FFA** staff. All **claims** for losses will be **sent directly** to The Hartford Livestock Department for processing.

The Livestock Insurance program will provide reasonable and adequate lengths and amounts of coverage. Since it is our goal to provide your students with maximum coverage at the lowest cost possible all efforts have been made to keep operational costs to a minimum. With that in mind, this program will:

* Utilize an online internet-based application to simplify application electronic submittal to California Association FFA.
* Monitor and analyze premium and claim data on each animal type annually.
* Evaluate program performance annually to consider improvements, adjustments, and possible requests for rate reductions.
* Process all applications and claims through the teacher with payment by the school/chapter.
* Claims submitted directly to The Hartford Insurance to speed up processing and payment.
* Veterinary certification as to cause of death is not required **except** for market beef and replacement heifers.
* Payment method accepted: credit card, school checks or purchase orders.

**Application Instructions:**

* 1. Go to [www.calaged.org](http://www.calaged.org/) and log in to your account
	2. From your dashboard, scroll down to the Livestock Insurance and select “Purchase Now”
	3. Enter the Insured Name, Animal Type, Value, & ID Number and Add to Cart
		+ Note: Animal ID Number MUST be the permanent ear tag number
	4. Add additional Insured as needed and select Checkout
	5. Select Payment Method, then “Continue to Review”, then “Pay and Complete Purchase”
	6. Send in the signed copy of your application, including check for payment to California Association FFA. **Payment must be received within 30 days** from receipt of invoice.

Your coverage begins with the receipt of your completed electronic application and all animals will be bound (premium paid to The Hartford by the California Association FFA) and coverage is in place. All funds collected from students, parents, etc., for insurance must be collected by the local advisor and deposited in the appropriate school account. The payment for the total of the premium amount for the application(s) is the responsibility of the local FFA chapter and must be made by the school/chapter. All applications and payments must be submitted by the local advisor on behalf of the chapter/school.

**Claims:** If a loss is incurred, login to your chapter dashboard on the calaged.org website and download a copy of the claim form posted under Livestock Insurance. Complete the form including all information and required signatures and mail or fax the claim directly to:

The Hartford Livestock Department

PO Box 2055

Omaha, NE, 68103

Fax 1-877-520-9603

Or email: mortalityclaims@thehartford.com

If there are any questions regarding your claim, contact Kim Briggs at 800-295-1815 or 402-952-0547

All claim checks will be made payable to the chapter from The Hartford for disbursement to student(s).

Our goal is for the California Association FFA Livestock Insurance Program to provide the necessary protection for your students against financial losses caused by disease or accidental injury to their animals in a cost effective manner.