



# Livestock Risk Protection

## Unborn Feeder Cattle FAQ

In an effort to assist with sales efforts, Hudson has put together some of the most common questions and answers received from both agents and producers regarding the LRP Unborn Feeder Cattle – Unborn Steers and Heifers, Unborn Dairy and Unborn Brahman policy.

<b>Insured Feeder Cattle</b>	The feeder cattle in which one has an insured share, that are not replacements or breeding stock, meet the covered type, and are expected to be marketed by the end date.
<b>Predominately Brahman</b>	Feeder cattle characterized by buyers as Brahman when sold or marketed.
<b>Predominately Dairy</b>	Feeder cattle characterized by buyers as a dairy breed when sold or marketed.

To insure unborn feeder cattle, the insured must have an ownership interest in the pregnant cow to which the unborn livestock will be born during the insurance period on the effective date of the endorsement.

Coverage time periods are 13, 17, 21, 26, 30, 34, 39, 43, 47 or 52-week periods.

RMA assumes a 50/50 mix of steers and heifers. Therefore, the price coverage for unborn steers and heifers is an average of the price coverage available for steers weight 1 and heifers weight 1. The coverage rates are the same for all three.

- The Price Adjustment Factor for Unborn Steers and Heifers is 105%.
- The Price Adjustment Factor for Unborn Predominately Dairy is 50%.
- The Price Adjustment Factor for Unborn Predominantly Brahman is 100%.

**Q1: Do the calves have to be born by the end date of the endorsement?**

**A:** Yes, the calves must be born before the end date of the endorsement.

**Q2: Can the calves be born prior to the effective date?**

**A:** No, the Unborn Steers and Heifers endorsement is intended for calves that are going to be on the ground prior to the endorsement end date.

**Q3: What happens when a calf gets aborted/dies?**

**A:** The agent and insured are required to report death loss within 72 hours of discovery. Evidence of pregnancy is required to verify the death loss. *i.e., vet records, pregnancy checks, or supply and/or sales contracts.*

**Q4: If a pregnant cow dies, is the calf still covered under the Unborn endorsement?**

**A:** Yes, the calf will still be covered under the endorsement if the death of the calf is reported within 72 hours of discovery. This will not cover the replacement cost of the cow or calf. It only covers the decline in market price of the unborn calf.

**Q5: What are some acceptable forms of documentation?**

**A:** Pregnancy records, vet records, birthing records, ultrasound records, etc.

**Q6: What calves would qualify for Unborn Dairy?**

**A:** Calves that will be marketed as dairy cattle (i.e. Holstein, Jersey, etc.) are eligible for the Unborn Dairy endorsement.

**Q7: Can you insure the same calves under Unborn and Weight 1?**

**A:** Once the Unborn endorsement has ended, the insured can insure those calves as Weight 1 Heifers or Steers.

**Q8: When can the producer sell his calves?**

**A:** The producer can sell his calves within the last 60 days of the endorsement.

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**Hudson Crop**

7300 West 110th Street, Suite 400 | Overland Park, KS 66210  
T 866 450-1445 | F 913 345-1671 | [HudsonCrop.com](https://HudsonCrop.com)

