

**January 1, 2011**

**To: Agricultural Teachers/FFA Advisors**

**From: Bob Heuvel, State FFA Advisor**

**Subject: California FFA Livestock Insurance Program Change**

Since 2003 the California Association FFA working with Willis Insurance Services and The Hartford Insurance Company have 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 livestock project animals due to illness or injury. Beginning **January 1, 2011** we will implement changes to the programs administration, terms, application and claims processes which will make the program even better. The insurance coverage will continue to 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 no longer be handled by Willis Insurance Services but 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. By insuring all your student livestock under the California Association FFA exclusive policy and streamlining both the application and claims processes the program will be easier to use and provide coverage at the lowest possible costs to your students.

In establishing the program we have worked with The Hartford to provide coverage for the majority of the livestock insurance needs of your students. The program will provide reasonable and adequate lengths and amounts of coverage. Under our new program all rates and coverage periods will remain the same but the maximum insurance amount for smaller species has been raised to \$400. 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: school checks or purchase orders.

The application instructions and form along with the loss claim form can be found by:

1. Go to [www.calaged.org](http://www.calaged.org).
2. Go to the "Program Management" tab and access the "FFA Livestock Insurance" file where you will have to enter your chapter information and password.
3. Click to open the "FFA Livestock Insurance" file. Next, click on the "Info & Instructions" tab at the bottom of the page and read and/or print the instructions.
4. Click on the "Application" tab and complete.

Once your application is complete, submit the application electronically to California Association FFA. Upon submittal, a copy of the application submitted will be printed for the advisor to submit with school payment to the California Association FFA within 30 days of the application submittal. Within 30 days of submitting you also will receive an invoice for the amount of payment due for your application. All funds collected from students, parents, etc., for insurance must be collected by the local advisor and deposited in appropriate school account. The payment for the total of the premium amount for 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. It's that simple!

Your coverage begins with the receipt of your complete electronic application and all animals will be bound (premium paid to The Hartford by the California Association FFA and coverage is in place. A complete application includes: Student Name, Type Code, Animal Type, Purchase Amount, and Animal Identification Number. Omission of any of the required items from the application may cause the coverage to not be bound or in effect. When your application is received electronically California Association FFA will provide you a confirmation of coverage and an invoice for payment. 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.

If a loss is incurred download a copy of the claim form from the [calaged.org](http://calaged.org) web site. Complete the form including all information and required signatures and mail or fax the claim directly to:

The Hartford Livestock Department  
Attention: Kim Briggs  
P.O. Box 2255  
Omaha, NE 68103  
Fax: 1-402-952-0621

If there are any questions regarding your claim contact Kim Briggs at 1-800-295-1815 ext. 20547  
All claim checks will be made payable to the chapter from The Hartford for disbursement to student(s).

In restructuring this program our goal is for the California 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 an efficient and cost effective manner.