

2026-2027 Insurance Program & Provincial Breed Fees

Insurance:

Our insurance program is intended to help ease the financial loss to consignors when an animal dies while at the Station.

An OPTIONAL insurance fee of \$100 per head provides coverage up to the accumulated Station costs incurred on that animal to the date of death.

Coverage will not apply to animals determined by a veterinarian, through post-mortem examination, to have had a pre-existing condition prior to arrival, or to animals deemed by the attending veterinarian to have a chronic condition.

Example Insurance Payout:

Bull dies on December 31

Insurance payout calculation:

- Yardage to date: \$160.00
- Feed, hay & bedding to date: \$434.68
- Processing & animal health costs: \$68.00

Total payout: \$662.68

Coverage applies only to accumulated Station costs incurred on the animal to the date of death and does not include the animal's market value, replacement value, or anticipated sale proceeds.

Consignors who wish to insure the value of their animals beyond the Station insurance coverage may obtain additional insurance through Stockman's Insurance or another provider of their choice. It is the consignor's responsibility to arrange and have any additional coverage in place prior to delivery of the animal to the Station.

Provincial Fees:

The MBCPA will collect a 1% levy on all Shorthorn and Limousin cattle sold through the annual sale. These funds will be remitted directly to the respective provincial breed associations.