

LIVESTOCK POLICY

Product Disclosure Statement

Date of preparation: 29 February 2024

Good people to know.



How the Livestock policy works

Date of preparation: 29 February 2024

About the insurer and WFI

The insurer for this Livestock policy is Insurance Australia Limited (ABN 11 000 016 722) trading as WFI (WFI) whose contact details are:

Telephone: 1300 934 934

Post: Locked Bag 1,
Bassendean DC WA 6942

Email: info@wfi.com.au

WFI is an Australian Financial Services Licensee (AFSL No. 227681) authorised to issue, vary and cancel general insurance products and provide general financial product advice in relation to general insurance.

Any advice We or Our representatives provide is general advice only and does not take into account Your personal objectives, financial circumstances or needs. Before You decide to acquire this Livestock policy, You should carefully consider the appropriateness of the Livestock policy having regard to Your objectives, financial situation and needs.

Understanding the significant features and benefits

This Product Disclosure Statement contains Our Livestock policy. It provides details of the insurance cover You can take out with Us for the death of livestock and if You choose, for loss of use of Your bulls and rams.

To properly understand the significant features and benefits of the policy, You need to:

read the

- Important information (page 3)
- General conditions (page 8)
- General definitions (page 10)

which apply to the policy; and

- read the policy wording – it tells You what the policy covers, what the policy does not cover, any additional benefits We provide, special conditions We apply and what We pay for a claim.

There is an index at the front of the policy for easy reference.

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Important information

applying to this policy

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Our words

To make sure that You can readily understand Your rights and obligations We have written this document in plain English. For easy reference, We have capitalised the first letter of each word which We define in Our 'General definitions' which apply to words used in this document. This does not apply to headings. All of the other words in this document have the meanings set out in the Macquarie Dictionary (current edition) so that You can easily find out what they mean.

Applying for insurance cover

You must apply to Us for insurance cover and meet Our relevant eligibility criteria before cover will be provided. It is also important You understand how We manage Your personal information which We tell You about in Our 'Privacy of Your information' section on page 7.

Where We have agreed to issue You with insurance, Your agreement with Us is made up of:

- this Livestock policy Product Disclosure Statement and wording; and
- the Important information, General conditions and General definitions in this document; and
- the record of Your application for insurance; and
- the Certificate of Insurance We issue to You which confirms issue of any of the Livestock policy and which sets out the details of Your cover including but not limited to the Period of Insurance, Person insured, amounts of cover, limits of indemnity, any applicable excesses and any special terms or conditions that apply to the Livestock policy; and
- the Livestock policy which the Certificate of Insurance states You have been issued with.

You need to read these documents carefully to ensure You are happy with the cover provided and check that the details in the record of Your application for cover and the Certificate of Insurance are correct. You should keep the Certificate of Insurance and all documents relating to the Livestock policy in a safe place.

The agreement between You and Us

We only provide You with insurance under a policy for which We issue You with a Certificate of Insurance and only for the Period of Insurance shown on the Certificate of Insurance. The insurance is also subject to Our General conditions together with provisions shown on the Certificate of Insurance issued to You.

We understand that in some circumstances You may not be able to meet Your responsibilities for reasons that are beyond Your control. For example, if You are seriously injured and You cannot provide Us with information to help Us process Your claim. You may also experience personal circumstances which could impact a claim under this policy. For example, mental health conditions, or the conduct of others such as acts of violence or intimidation. If this happens, You or any other insured should speak to Us about Your situation so We can consider how best We can help.

If a provision shown on the Certificate of Insurance is inconsistent with a provision contained in this policy then, to the extent of the inconsistency, the provision shown on the Certificate of Insurance prevails.

The cost of Your insurance

We determine the base premium by considering a number of criteria.

When You apply for insurance We ask You to provide information about Your personal risk situation relevant to the policy such as:

- the animal(s) being insured;
- the type(s) and amount(s) of cover You require, excess levels and the period for which You want the cover (where this is optional); and
- Your relevant claims and insurance experience.

Factors that increase the risk to Us generally increase the premium (e.g. higher sums insured or a high claims experience) and those that lower the risk generally reduce the premium payable (e.g. lower sums insured, higher excesses or low claims experience).

If You have any queries about this You can ask Us when You apply for insurance.

Your premium also includes amounts that take into account Our obligation (actual or in some cases estimated) to pay any relevant compulsory government charges, taxes or levies (e.g. Stamp Duty, GST and Fire Services Levy) in relation to Your policy. We show the amounts on Your Certificate of Insurance.

Where We are required to pay an estimated amount (e.g. for a Fire Services Levy) based on criteria set by the government, We allocate to the policy Our estimate of the amount We will be required to pay. We may over or under recover in any particular year, but We will not adjust Your premium because of this. You can obtain further information on Our website www.wfi.com.au.

We tell You when You apply for insurance how and when the premium (i.e. total amount payable) needs to be paid. It is a term of Your policy that You pay the premium to Us by the time required by Us.

Minimum Premium

Your Premium, including any discounts You may be eligible for, are subject to minimum premiums. We consider the minimum amount We are prepared to sell the policy for and may adjust Your Premium to ensure it does not fall below the minimum amount. Any discounts will be applied to Your Policy, only to the extent any minimum premium is not reached. This means that any discount You may be eligible for may be reduced. When we determine Your premium on renewal, We may also limit any increases or decreases in Your premium by considering factors such as Your previous year's premium amount.

Excess (Your contribution)

An excess is the amount which You will be required to contribute to any claim on a policy. The amount We must pay under the policy is reduced by the amount of the excess. You will only be required to pay an excess if it is mentioned in the policy or shown on the Certificate of Insurance.

Sometimes We introduce or increase an excess on renewal of a policy. We generally do this because of rising claim numbers and costs and to minimise any increase in premium that would otherwise be required to cover those rising claim numbers and costs. We show the new excess on the Certificate of Insurance that We issue to You confirming cover.

Utmost good faith

The law requires each of us to act towards the other with utmost good faith (fairly, openly and honestly) in the performance of the policy and in the making and handling of claims under the policy.

Jurisdiction

All disputes arising out of or under this policy shall be subject to determination by any court of competent jurisdiction within Australia according to the law which applies to that jurisdiction.

Goods and Services Tax (GST)

The amount of premium payable by You for the Livestock policy includes an amount on account of the GST on the premium.

All amounts insured by the Livestock policy are in accordance with the advice You have given to Us regarding Your GST status and the GST status of items to be insured.

We will not be liable to pay any GST, or any fine, penalty or charge that You are liable for arising out of Your misrepresentation of, or failure to disclose, Your proper input tax credit entitlement on the premium relating to the Livestock policy.

In respect of Your Livestock policy with Us where You are registered for GST purposes, You should calculate Your proposed sums insured with reference to the GST status of each item of property to be insured.

Depending on the GST status of each item of property to be insured, the sums insured may or may not include a GST component. An amount for GST should only be included in the sum insured if the item of property to be insured is not used 100% for business use. All items of property used 100% for business use should be insured on a GST exclusive basis.

This outline of the effect of the GST on Your Livestock policy is for general information only. You should not rely on this information without first seeking expert advice on the application of the GST to Your particular circumstances.

How GST affects claim payments

If We settle Your claim by making a payment to You, Your GST status and the GST status of the property which is the subject of the claim, will determine the amount We pay.

When You are:

- not registered for GST, the amount We pay is the sum insured/limit of indemnity or the other limits of insurance cover including GST;
- registered for GST and the property which is the subject of the claim is used 100% for business use, We will pay the sum insured/limit of indemnity or the other limits of insurance less any relevant GST component, including, but not limited to, any input tax credit to which You are entitled for any acquisition which is relevant to Your claim, or which You would have been entitled were You to have made a relevant acquisition;
- registered for GST and the property which is the subject of the claim is used 100% for personal use, the amount We pay is the sum insured/limit of indemnity or the other limits of insurance cover including GST;

- registered for GST and the property which is the subject of the claim is used for business and personal use, We will pay the sum insured/limit of indemnity inclusive and exclusive of any relevant GST component with reference to the percentage of personal use and the percentage of business use of the item that is the subject of the claim.

You must advise Us of Your correct entitlement to an input tax credit on Your premium and the correct entitlement to an input tax credit on each item of property to be insured. Should the item of property which is the subject of the claim be used for both personal and business use, any amounts We pay will be in accordance with the percentage of personal and business use.

Any GST liability arising from Your incorrect advice is payable by You.

Dishonest claims

If You make a dishonest claim, We can refuse to pay it. We may also cancel the policy.

Keep up to date records of insured animals

To help Us to process any claim You may have, You should take reasonable steps to keep a record or evidence of ownership, value and detailed description of all insured animals.

This includes contracts of sale, valuations, receipts, credit card and bank statements, or photographs. Failure to take reasonable steps to keep a record or evidence of ownership, value and detailed description of all insured animals may result in a reduction or denial of Your claim.

Changing the terms of the policy

You may ask Us to change a term of the policy. If We agree, We confirm the change in writing.

Your cooling-off right

If You wish to reconsider Your decision to insure with Us, please contact Us to discuss Your concern. If You decide not to proceed, You can exercise a cooling-off right by notifying Us in writing within 21 days of receiving the Certificate of Insurance that You want to do this. If You do this and You have not made a claim and nothing has happened which would entitle You to make a claim, We will fully refund the premium You paid to Us.

You still have cancellation rights after this cooling-off period ends and these rights are set out below in 'When You can cancel'.

When You can cancel

You can cancel Your policy at any time by writing to Us requesting cancellation. If You cancel, other than under 'Your cooling-off right', We refund the premium less an amount which covers the period for which You were insured, reasonable administrative costs relating to the issue and cancellation of the policy and any government taxes or duties We cannot recover.

However, if You have made a claim or are entitled to make one under Your policy:

- there is no return of premium for any unused portion; and
- We may deduct from any claim payment premium already refunded to You.

We do not refund premium if the Certificate of Insurance specifically says there is no refund of premium.

When We can cancel

We may cancel a policy as allowed by the *Insurance Contracts Act 1984* (Cth). We give You a notice in writing.

If We cancel, We refund the premium less an amount to cover the period for which You were insured.

Code of Practice

We proudly support the General Insurance Code of Practice (Code). The purpose of the Code is to raise the standards of practice and service in the general insurance industry.

The objectives of the Code are:

- to commit Us to high standards of service;
- to promote better, more-informed relations between Us and You;
- to maintain and promote trust and confidence in the general insurance industry;
- to provide fair and effective mechanisms for resolving complaints You make about Us; and to promote continuous improvement of the general insurance industry through education and training.

The Code Governance Committee is an independent body that monitors and enforces insurers' compliance with the Code.

Our Commitment to You:

We have adopted and support the Code and are committed to complying with it. Please contact Us if You would like more information about the Code or the Code Governance Committee.

Extra Help

We understand that there are circumstances in which You may need additional or alternative support or assistance. The Code provides some examples and includes Your physical or mental health, family or financial situation, cultural background or disability. If You are comfortable, please call and tell Us about Your situation and We will work with You to arrange support. Further information about the support We provide, including our 'Family and Domestic Violence policy', can be found on our website: www.wfi.com.au.

Our Complaints Handling Procedures

We will always do Our best to provide You the highest level of service but if You are not happy or have a complaint or dispute, here is what You can do.

If You experience a problem or are not satisfied with Our products, Our services or a decision We have made, let Us know so We can help.

Contact Your local representative, call us on 1300 934 934 or go to Our website for more information: wfi.com.au

We will try to resolve complaints at first contact or shortly thereafter.

If We are not able to resolve Your complaint when You contact Us or You would prefer not to contact the people who provided Your initial service, Our Customer Relations team can assist:

Free Call: 1800 045 517

Email: Customer.Relations@iag.com.au

Customer Relations will contact You if they require additional information or have reached a decision. Customer Relations will advise You of the progress of Your complaint and the timeframe for a decision in relation to Your complaint.

We expect Our procedures will deal fairly and promptly with Your complaint. If You are unhappy with the decision made by Customer Relations You may wish to seek an external review, such as referring the issue to the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to customers. AFCA has authority to hear certain complaints. AFCA will confirm if they can assist You:

Free Call: 1800 931 678

Email: info@afca.org.au

Mail: Australian Financial Complaints Authority
GPO Box 3
Melbourne VIC 3001

Visit: www.afca.org.au

Further information about Our complaint and dispute resolution process is available by contacting Us.

Privacy of Your information

We use information provided by Our customers to allow Us to offer Our products and services. This means We may need to collect Your personal information, and sometimes sensitive information about You as well (for example, health information for personal accident insurance). We will collect this information directly from You where possible, but there may be occasions when We collect this information from someone else.

WFI will only use Your information for the purposes for which it was collected, other related purposes and as permitted or required by law. You may choose not to give Us Your information, but this may affect Our ability to provide You with insurance cover.

We may share this information with companies within Our group, government and law enforcement bodies if required by law and others who provide services to Us or on Our behalf, some of which may be located outside of Australia.

For further information, read Our privacy policy, or visit Our website at www.wfi.com.au. Our privacy policy is available free of charge from Our website or You can contact Us for a free copy. We will take such steps as are reasonable to provide a copy of Our privacy policy in a form that You request.

We recommend that You obtain a copy of Our privacy policy and read it carefully.

By applying for, using or renewing any of Our products or services, or providing Us with Your information, You agree to this information being collected, held, used and disclosed as set out in Our privacy policy.

Our privacy policy also contains information about how You can access and seek correction of Your information, complain about a breach of the privacy law, and how We will deal with Your complaint.

Financial Claims Scheme

This Livestock policy may be a 'protected policy' under the Federal Government's Financial Claims Scheme ("FCS") which only applies in the event of an insurer becoming insolvent and the Federal Treasurer declaring that the FCS will apply to that insurer.

Payment of a claim under the FCS is subject to the Scheme's eligibility criteria being met.

Information about the FCS can be obtained from <http://www.fcs.gov.au>.

General advice warning

Any advice We or Our representatives provide is general advice only and does not take into account Your personal objectives, financial circumstances or needs. Before You decide to acquire this policy, You should carefully read this document and consider the appropriateness of the policy having regard to Your objectives, financial situation and needs.

Information about Our Product Disclosure Statement (PDS)

Only the parts of this document relevant to insurance cover provided to You as a 'retail client' as defined under the *Corporations Act 2001* (Cth) and any other documents We tell You are included, make up Our PDS. Information in Our PDS may need to be updated from time to time.

You can obtain a paper copy of any updated information without charge by contacting Us. If the update is to correct a misleading or deceptive statement or omission that is materially adverse from the point of view of a reasonable person deciding whether to acquire the cover, We will provide You with a new PDS or a supplementary PDS.

Other documents may form part of Our PDS. Any such documents will include a statement identifying them as part of this PDS.

Contacting Us

We are happy to help You with any enquiries You have about this policy or the extent of Your insurance cover or to confirm any policy transaction. Please feel free to contact Us at any time.

General conditions

applying to this policy

What You must do when You have a policy

You have certain responsibilities that are set out in this section and in this policy. These responsibilities also apply to any person that is covered by this policy.

If You do not meet these responsibilities, We may refuse to pay a claim or reduce what We pay for a claim. We may also decide to cancel this policy if permitted in accordance with the provisions of the Insurance Contracts Act 1984 (Cth).

The course of action We take when You fail to do any of these things will be considered in each circumstance based on what impact or effect Your failure to do so caused or contributed to a claim under the Plan or Our decision to issue, amend or renew this policy.

You must:

- ensure that stallions are not turned loose with mares or other animals
- ensure that when stallions are not in use or travelling, they are kept in a stable or an enclosed yard or paddock and are fed daily
- take reasonable care to keep the insured animals healthy
- take reasonable care to prevent Your bulls or rams from becoming Impotent (if You have taken out insurance cover for loss of use of bulls or rams)
- ensure that You take reasonable steps to comply with the requirements of all relevant legislation and of a government or statutory authority

- permit Us at any reasonable time during the Period of Insurance, and on reasonable notice, to inspect the insured animals and the place at which they are kept
- You, or any other person covered by the Plan, must not behave in a way that is improper, hostile, threatening, abusive or dangerous
- tell Us as soon as reasonably possible if:
 - there is, or You know there will be, any material change in the nature of the risk. When We receive a notification of change, We may decide to either communicate to You an adjustment to the premium or terms of the policy or cancel Your policy in accordance with the provisions of the Insurance Contracts Act 1984. If You do not provide such notification before the happening of an event giving rise to a claim under this policy then, subject to the Insurance Contracts Act, 1984, We may refuse to pay a claim, either in whole or in part. The course of action We take when You fail to provide such notification will be considered in each circumstance based on what impact or effect Your failure caused or contributed to the claim or Our decision to issue Your policy
 - You no longer have an interest in an insured animal
 - You take out any other insurance which covers an insured animal.

Claims

What You must do

If You are making a claim or an event happens that might lead to You making a claim, You must:

- tell Us about the event as soon as reasonably possible of it occurring;
- tell the police as soon as reasonably possible if a criminal act might be involved;
- give Us any relevant information and help We may need in handling a claim. We will only request information relevant to handling Your claim and will explain why the information, documents and help is required; and
- send Us any correspondence You receive about the event, as soon as reasonably possible.

If You are making a claim please contact Your local WFI Area Manager or Client Service Team.

If You are making or intend to make a claim:

- for the death of an animal with a Market Value in excess of \$10,000, You must give Us a certificate from a qualified veterinary surgeon confirming the animal is dead and indicating when and how the animal died.

What We may do

If We pay a claim, We have the right to proceed in Your name against any Person responsible for the death of the animal or it becoming Impotent. We take this action at Our own expense. You must not do anything which limits Our right to do so.

What can affect Your entitlements

- We may decline or reduce the amount of any claim under this policy for loss, damage or liability or refuse to indemnify You, if You enter, or have entered (even before this contract of insurance) into an agreement, release or undertaking which excludes or limits Our right to recover damages or a contribution from any third party who would otherwise be liable to compensate You with respect to such loss, damage or liability unless such agreement, release, or undertaking has been allowed in this policy or by specific mention in Your Certificate of Insurance.
- If You do not do what You are obliged to do under Your policy and such failure to comply with Your policy contributes to the loss, damage or liability, We may refuse to pay a claim or any part of it.

The course of action We take when You fail to meet Your responsibilities will be considered in each circumstance based on the impact or effect Your failure to meet Your responsibilities caused or contributed to the claim and Our decision to maintain this policy.

What You must do if an insured animal dies

If an insured animal dies, You must:

- keep the carcass of the animal for at least 24 hours after You have advised Us of its death, so that We may inspect it at a reasonable time and place, if required
- allow Us to inspect the carcass
- if We reasonably request You to do so, have a qualified veterinary surgeon carry out a post-mortem examination of the animal. We will pay for this cost
- for the loss of use of a bull or ram, You must give Us a certificate from a qualified veterinary surgeon confirming that the animal is Impotent and indicating approximately when and how it became Impotent
- for the death of an animal or for the loss of use of a bull or ram, You must authorise a veterinary surgeon that attended at the death of the animal or on it becoming Impotent to provide Us with any information We require or access to any samples he or she has, relevant to the claim.

General definitions

applying to words We use in this document

WORDS OR TERM	DEFINITION
Accident, Accidental or Accidentally	means a sudden, unforeseen and unintended event and includes a series of Accidents arising out of the one event.
Act of Terrorism	means an act including but not limited to the use or threat of force or violence by any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s) which from its nature or context is committed for, or in connection with, political, religious, ideological, ethnic or similar purposes or reasons, including the intention to influence any government and/or to put the public or any section of the public in fear.
Certificate of Insurance	means the Certificate of Insurance We gave You which contains the specific insurance details for You.
Communicable Disease	means any disease which can be transmitted by means of any substance or agent from any organism to another organism whether: <ul style="list-style-type: none"> • the substance or agent includes, but is not limited to, a virus, bacterium, parasite or other organism or any variation thereof, whether deemed living or not; • the method of transmission, whether direct or indirect, includes but is not limited to airborne transmission, bodily fluid transmission, transmission from or to any surface or object, solid, liquid or gas between organisms; and • the disease, substance or agent can cause or threaten bodily injury, illness, emotional distress or damage to human health or human welfare or can cause or threaten damage to, deterioration of, loss of value of, marketability of or loss of use of property.
Computer System	means computer, hardware, software, communications system, electronic device (including, but not limited to, smart phone, laptop, tablet, wearable device), server, cloud or microcontroller including any similar system or any configuration of these items and including any associated input, output, Electronic Data storage device, networking equipment or back up facility, owned or operated by You or any other party.
Cyber Act	means an unauthorised, malicious or criminal act or series of related, unauthorised, malicious or criminal acts, regardless of time and place, or the threat or hoax thereof involving access to, processing of, use of or operation of any Computer System.
Electronic Data	Electronic Data means information, facts, concepts, code or any other information of any kind that is recorded or transmitted in a form to be used, accessed, processed, transmitted or stored by a Computer System.
Impotence	means an animal's state of being Impotent.
Impotent	means permanently: <ul style="list-style-type: none"> • impotent; or • infertile; or • incapable of natural service.

WORDS OR TERM	DEFINITION
Impotent by an Accident	refers to an Accident which occurs in Australia during the Period of Insurance and: <ul style="list-style-type: none"> • causes the bull or ram to become Impotent solely and directly and independently of any other cause; and • is directly caused by violent external and visible means.
Market Value	means the saleable value of an animal at the time of loss.
Period of Insurance	means the length of time between the start and the end date of Your Livestock policy shown on Your Certificate of Insurance.
Person	means a natural person, firm, company, partnership or incorporated association.
We, Us, Our and WFI	means Insurance Australia Limited trading as WFI.
You, Your and Yourself	means the Person or entity shown on the Certificate of Insurance as the insured. If two or more Persons or entities are shown, You means each of them jointly and separately, subject to Our total liability not exceeding the sums insured or limits of liability described in this policy. Each of the insured is responsible for the completeness and accuracy of information in any application of insurance, documents, statements or claims supplied by any one of them. Each one is also obliged to comply with the terms of a policy.
Your Family	means Your: <ul style="list-style-type: none"> • spouse or de facto who live solely with You; and • unmarried children who live solely with You; and • parents and the parents of Your spouse or de facto who live solely with You; and • student children boarding at school, college or university.

Livestock policy

The General conditions on page 8 apply to this policy.

The General definitions on page 10 apply to words used in this policy.

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Section 1: the insurance for the death of an animal	13	Death of an unborn foal	15
Section 2: the insurance for the loss of use of a bull or ram by Accident only	13	Special condition	
Section 3: the insurance for the loss of use of a bull or ram by Accident or disease	13	No reinstatement of sum insured following the death of an animal	15
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Cost of successfully saving an insured animal or unborn foal	14		
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Death of a mare as a result of foaling	14		

The types of cover We offer

We offer three different types of insurance cover:

- for the death of an animal
- for the loss of use of a bull or ram by Accident
- for the loss of use of a bull or ram by Accident or disease.

The extent of the insurance depends on the type of cover taken out. This is shown on the Certificate of Insurance.

Section 1: the insurance for the death of an animal

This policy insures You against the death of an animal if:

- the animal is shown on the Certificate of Insurance and the risk shown on the Certificate of Insurance for that animal is 'Livestock mortality'; and
- during the Period of Insurance, the animal is normally kept at the location shown on the Certificate of Insurance; and
- the animal belongs to You when it dies; and
- its death is directly caused by an Accident which occurs in Australia during the Period of Insurance or a disease contracted by the animal in Australia during the Period of Insurance.

Section 2: the insurance for the loss of use of a bull or ram by Accident only

This policy insures You against the loss of use of a bull or ram as a result of it becoming Impotent by an Accident if:

- the animal is shown on the Certificate of Insurance and the risk shown on the Certificate of Insurance for that animal is 'Livestock mortality (including loss of use by Accident)'; and
- during the Period of Insurance, the animal is normally kept at the location shown on the Certificate of Insurance.

Section 3: the insurance for the loss of use of a bull or ram by Accident or disease

This policy insures You against the loss of use of a bull or a ram as a result of it becoming Impotent by an Accident or if its becoming Impotent was directly caused by a disease contracted in Australia during the Period of Insurance, but only if:

- the animal is shown on the Certificate of Insurance and the risk shown on the Certificate of Insurance for that animal is 'Livestock mortality (including loss of use by Accident or disease)'; and
- during the Period of Insurance, the animal is normally kept at the location shown on the Certificate of Insurance.

What is not insured under any section of this policy

This policy does not insure You against:

1 the death of an animal if the death is directly or indirectly caused by or arises out of:

- elective castration, except as provided under the additional benefit 'Death of a stallion as a result of elective castration' on page 15
- its mating, gestation or giving birth, except as provided under the additional benefit 'Death of a mare as a result of foaling' or 'Death of a cow as a result of calving' on page 14.

2 the death or loss of use of an animal:

- if at the commencement of the Period of Insurance the animal was not healthy or it was reasonably likely to die or become Impotent during the Period of Insurance
- if it was slaughtered or destroyed without Our prior consent unless:
 - a qualified veterinary surgeon certifies that for humane reasons, it was reasonable to slaughter or destroy the animal as a matter of urgency; or
 - the animal was slaughtered or destroyed in compliance with the provisions of any legislation or order of a public authority.

- if the death or loss of use is directly or indirectly caused by or arises out of:
 - the animal being used for a purpose other than the purpose described in answer to questions in Our proposal
 - artificial insemination
 - electro-ejaculation
 - its contracting anthrax or any transmissible spongiform encephalopathy (including bovine spongiform encephalopathy – 'mad cow disease' – or scrapie), avian influenza ('bird flu'), babesiosis ('tick fever'), brucellosis, foot and mouth disease, footrot, johnne's disease, pleuro pneumonia, rinderpest, swine fever, tuberculosis or any strain or mutant variation of any of these
 - the animal being:
 - * inoculated
 - * neglected, mistreated or abused
 - * carelessly or unskilfully treated
 - * operated on
 - * deliberately poisoned
 - war or other act of foreign enemy (whether war is declared or not), revolution or other civil disturbance or commotion, confiscation, nationalisation or requisition of property by a government or statutory authority
 - radioactivity, nuclear fuel, material or waste, or nuclear fission
- if the death or loss of use was deliberately or wilfully caused by:
 - You or a member of Your Family
 - anyone with whom You live
 - anyone living at or invited onto the location shown on the Certificate of Insurance
 - anyone with Your consent
 - anyone entitled to benefit under this policy.
- legal liability of any nature whatsoever.

3 the death or Impotence of an animal directly or indirectly caused by or arising out of or in connection with an:

- Act of Terrorism; or
- action taken to control, prevent or suppress or attempt to control, prevent or suppress an Act of Terrorism.

If an event happens in Australia and that event is determined by the Minister responsible for the *Terrorism Insurance Act 2003* (Cth) to be a “declared terrorist incident” under that Act, We will not apply this terrorism exclusion unless the Act of Terrorism was directly or indirectly caused by, contributed to by, resulting from, or arising out of or in connection with biological, chemical, radioactive, or nuclear pollution or contamination or explosion.

4. Pandemic

any actual or alleged loss, damage, liability, cost, expense or any other amounts of whatsoever nature directly or indirectly caused by, arising from, contributed to by, resulting from, or otherwise in connection with a Communicable Disease or the fear or threat (whether actual or perceived) of a Communicable Disease.

Provided that this exclusion will not apply to the death of an animal covered under Section 1: The insurance for the death of an animal.

For the avoidance of doubt “loss, damage, liability, cost, expense or any other amounts of whatsoever nature” includes any cost to clean up, decontaminate, disinfect, remove, replace, monitor and/or test for such diseases, conditions or circumstances described in this exclusion.

5. Cyber

Any actual or alleged Cyber Act.

Sanctions

We will not be liable to provide any cover, pay any claim or provide any benefit under this policy (including any refund of premium), to the extent that such cover, claim, benefit or refund may contravene or expose Us to any sanction, prohibition or restriction under United Nations resolutions or any trade or economic sanctions, laws or regulations of any country.

What We pay

Death of an animal

We pay You the Market Value of the animal at the time of its death, subject to the sum insured limit, up to the sum insured shown on the Certificate of Insurance for that animal.

If the animal was slaughtered or destroyed in compliance with the provisions of any legislation or order of a public authority and You have been paid or are entitled to be paid compensation under that legislation or order, the amount We have to pay under this policy is reduced by the amount of that compensation. If You receive that compensation after We have paid You under this policy, You must refund what We have paid You to the extent of the other compensation You receive.

Loss of use of a bull or ram

We pay You the Market Value of the bull or ram up to the sum insured shown on the Certificate of Insurance for the bull or ram at the time immediately before it became Impotent less its Market Value upon it becoming Impotent.

If You have been paid or are entitled to be paid compensation under a ‘guarantee of fertility’ because the bull or ram became Impotent, the amount We have to pay under this policy is reduced by the amount of that compensation. If You receive that compensation after We pay You under this policy, You must refund what We paid You to the extent of the other compensation You received.

Additional benefits

Cost of successfully saving an insured animal or unborn foal

This policy is extended to insure You against the reasonable veterinary fees You incur in successfully saving an animal or an unborn foal from the immediate threat of death if We would have been obliged to pay You under this policy if the animal or unborn foal had died.

We pay up to 10% of the amount We would have had to pay if the animal had died.

Death of a cow as a result of calving

This policy is extended to insure You against the death of a cow directly caused by calving if:

- the cow is shown on the Certificate of Insurance and the risk shown on the Certificate of Insurance for that cow is ‘Livestock mortality (including calving risk)’; and
- the cow dies during the Period of Insurance but not within three days of the commencement of the Period of Insurance. There is no three day waiting period if this is a renewed policy.

We pay:

- the Market Value of the cow immediately prior to her being serviced, subject to the sum insured limit or the sum insured shown for the cow on the Certificate of Insurance; and
- up to 10% of the amount We have paid or agreed to pay You under the bullet point above towards the reasonable veterinary fees You incur in attempting to save the cow.

Death of a mare as a result of foaling

This policy is extended to insure You against the death of a mare directly caused by foaling if:

- the mare is shown on the Certificate of Insurance and the risk shown on the Certificate of Insurance for that mare is ‘Livestock mortality (including foaling risk)’; and
- the mare dies during the Period of Insurance but not within three days of the commencement of the Period of Insurance. There is no three day waiting period if this is a renewed policy.

We pay:

- the Market Value of the mare immediately prior to her being serviced, subject to the sum insured limit, or the sum insured; and
- up to 10% of the amount We have paid or agreed to pay You under the bullet point above towards the reasonable veterinary fees You incur in attempting to save the mare.

Death of a stallion as a result of elective castration

This policy is extended to insure You against the death of a stallion directly caused by elective castration if:

- the stallion is shown on the Certificate of Insurance and the risk shown on the Certificate of Insurance for that stallion is 'Livestock mortality (including castration risk)'; and
- the castration is performed by a qualified veterinary surgeon in Australia during the Period of Insurance; and
- at the time the castration is performed, the stallion is free from scrotal hernia and the surgeon can ascertain by touch that the organs are in the scrotum.

We pay:

- the Market Value of the castrated stallion immediately prior to it being castrated, subject to the sum insured limit, or the sum insured shown on the Certificate of Insurance for the stallion; and
- up to 10% of the amount We have paid or agreed to pay You under the bullet point above towards the reasonable veterinary fees You incur in attempting to save the stallion.

Death of an unborn foal

This policy is extended to insure You against the death of an unborn foal if:

- the mare of the foal is shown on the Certificate of Insurance and the risk shown on the Certificate of Insurance for that mare is 'Livestock mortality (including unborn foal risk)'; and
- the mare does not die or abort the unborn foal within three days of the commencement of the Period of Insurance. There is no three day waiting period if this is a renewed policy; and
- the unborn foal dies during the Period of Insurance, but not within three days of the commencement of the Period of Insurance. There is no three day waiting period if this is a renewed policy.

We pay the service fee of the mare for that unborn foal. We:

- do not pay the value of the unborn foal
- pay up to the Market Value of the mare immediately prior to her being serviced, subject to the sum insured limit, or the sum insured shown on the Certificate of Insurance for the mare.

We also pay up to a maximum of 10% of the amount of the service fee towards the reasonable veterinary fees You incur in attempting to save the unborn foal.

Special condition

No reinstatement of sum insured following the death of an animal

If a sum insured is shown on the Certificate of Insurance for an animal and We pay the amount of that sum insured for a claim for the death of that animal, that sum insured is not reinstated.

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Contact Us

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