

LIVESTOCK INSURANCE POLICY SUMMARY

What is a Policy Summary?

This document provides key information about Insurers and the insurance cover provided by your Livestock Policy. This summary does not describe all the terms and conditions of your Policy so please take time to read the Policy document to make sure you understand the cover it provides. If you have any questions please contact your Insurance Broker.

Insurers

This insurance is underwritten by Certain Underwriters at Lloyd's. You will be provided with details of the participating Syndicates upon request.

Quotation

You should discuss with your Insurance Broker exactly what your insurance needs are. You will then be provided with a written quotation based on the information provided. Underwriters will insure only those covers you request and they agree to insure. The quote you receive should give a breakdown of the total price as well as any related fees, charges, expenses, commissions and taxes applicable. The quotation will be valid for a specified period. Under some circumstances, your Insurance Broker may make some additional charges during the life of the policy – please check with your Insurance Broker for details.

Duration of Contract

Your insurance will be effective for twelve months from the start date unless we agree otherwise, in writing. We strongly urge you to review your sums insured each year to ensure you have adequate cover in place.

Cancellation

This policy has a 14 day cooling off period which means that if the policy does not meet your requirements you can cancel it within 14 days of it being issued and provided there is no claim to be paid, we will refund your premium in full. Underwriters can cancel the insurance by giving you fourteen days' notice by registered letter to your last known address - any return premium due to you will be a pro rata basis providing no claims have occurred in the current period of insurance.

You can also cancel this insurance at any time by writing to your Insurance Broker – any return premium will be calculated on a pro rata basis with an additional charge and will depend on whether you have made a claim.

Law Applicable

Unless some other law is agreed in writing, this insurance shall be governed by the laws of England

Questions/Complaints

In the first instance, you should contact your Insurance Broker. This Policy is administered, on behalf of your Insurance Broker, by BIBU, The Hamlet, Hornbeam Park, Harrogate HG2 8RE. Tel: 0344 346 0251. Your Insurance Broker, if any, should then contact BIBU who will, in turn, refer any question or complaint to the leading Underwriter, where appropriate. A full copy of BIBU's complaint procedure is available upon request.

BIBU are dedicated to providing you with a high quality service and we want to ensure that we maintain this at all times. If you feel that we have not offered you a first class service please write and tell us and we will do our best to resolve the problem. If you remain dissatisfied, and wish to make a complaint, you can do so at any time by referring the matter to the Complaints Department at Lloyd's. Their address is:

Complaints Department, Lloyd's, One Lime Street, London, EC3M 7HA
Tel: 0207 327 5693 E-mail: Complaints@Lloyds.com

Complaints that cannot be resolved by the Complaints Department may be referred to the Financial Ombudsman Service. Further details will be provided at the appropriate stage of the complaints process.

Claims Service

In the first instance, you should contact your Insurance Broker who will provide a claim form for completion and advise you how to proceed. If you are unable to contact your Insurance Broker please contact BIBU's Claims Team at

Claims Team, BIBU, The Hamlet, Hornbeam Park, Harrogate HG2 8RE
Tel: 0344 346 0251 Email: Claims@bibuinsurance.co.uk

Your duties include:-

- i) Informing your Insurance Broker of any change in circumstances that would affect any information given on the proposal form.
- ii) Ensuring each **animal** insured is in sound health and free from injury & lameness at the time of inception.
- iii) Keeping the sums insured at a level which represents the full value of the property.
- iv) Taking reasonable steps to prevent loss, damage or an accident.
- v) Notifying your Insurance Broker of any claim or possible claim under this insurance; within 30 days.
- vi) Providing Underwriters with any information they may reasonably require including proof of ownership or value and, in respect of liability, any letter writ summons or other legal document you may receive.
- vii) Not admitting liability or offering or agreeing to settle any claim without Underwriters' written permission.
- viii) Not acting in a fraudulent manner. For example, by making a claim under this insurance knowing it to be fraudulently exaggerated in any respect.
- ix) Informing the police:
 - a) as soon as possible following malicious acts, violent disorder, riots, theft, attempted theft or lost property and;
 - b) within 24 hours of discovery in respect of loss of money.
- x) Observe and fulfil the terms, conditions and exceptions of this policy as noted in the policy wording and schedule of insurance.

If you fail to comply with any of the above duties this insurance may become invalid.

BIBU

The Livestock Scheme Underwritten at Lloyd's

For over 30 years BIBU have been providing specialist insurance solutions to brokers and intermediaries throughout the UK. Our livestock policy, developed in partnership with Certain Underwriters at Lloyd's, has been designed to supplement our Farm and Estate scheme and ensure that we are catering for all of the livestock farmers' insurance needs.

Covers available include: > All risks mortality - specified animals > Loss of use - specified animals > Anthrax	> Aujeszky's Disease > Enzootic Bovine Leucosis > Maedi-Visna > Classic Swine Fever	> Swine Vesicular Disease > Bovine Tuberculosis > Foot & Mouth > Brucellosis
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Specified Animals

All risks mortality - In the event of the death of or destruction for humane reasons of any **animal** previously specified to us during the period of insurance we will pay you the market value of such **animal** or the sum insured, whichever is the lesser amount.

Loss of use - In the event of an **animal** certified to be fertile, willing and capable of serving females and is subsequently proved to be permanently infertile or incapable of natural service we will pay you the market value of such **animal** or the sum insured, whichever is the lesser amount.

Terms, Limits & Benefits

- > Theft but not unexplained disappearance or as a result of voluntary parting of possession or title of the **animal** being induced by a fraudulent scheme, trickery or similar false pretence
- > A minimum of a declaration of health is required in all cases
- > A veterinary certificate may be required for all risks mortality for higher sums insured
- > A veterinary certificate is required if loss of use is required
- > In the event of the death of the ram occurring outside the service season the limit of underwriters' liability will be reduced by 50% of the sum insured
- > Limits of liability any one **animal** apply - please ask your insurance adviser or refer to the policy wording
- > In the event of loss of use less 75% of the value of any stored semen pertaining to the **animal**

The following Disease covers are available on your herds & flocks

Anthrax

In the event of death or destruction of any **animal(s)** at the insured premises following the contraction of Anthrax during the period of insurance we will pay you the market value of such **animal** or the sum insured, whichever is the lesser amount.

Aujeszky's Disease

In the event of the slaughter of pigs by order of DEFRA or such successor Department of Her Majesty's Government at the insured premises during the period of insurance following the contraction of Aujeszky's Disease we will pay you either 25% of the sum insured or 25% of the market value whichever is the lesser amount.

Enzootic Bovine Leucosis

In the event of the removal and slaughter of cattle by the order of DEFRA or such successor Department of Her Majesty's Government at the insured premises during the period of insurance as a consequence of the failure of **animal(s)** to pass a post-attestation blood test for Enzootic Bovine Leucosis we will pay you the market value of such **animal** or the sum insured, whichever is the lesser amount.

Maedi-Visna

In the event of the slaughter of sheep by order of DEFRA or such successor Department of Her Majesty's Government at the insured premises during the period of insurance following an outbreak of Maedi-Visna we will pay you either the market value or the sum insured whichever is the lesser amount.

Classic Swine Fever

In the event of the slaughter of any pigs at the insured premises during the period of insurance by order of DEFRA or such successor Department of Her Majesty's Government following the contraction of Classical Swine Fever we will pay you either 25% of the Ministry compensation or 25% of the sum insured whichever is the lesser amount.

Swine Vesicular Disease

In the event of the slaughter of any pigs at the premises during the period of insurance by order of DEFRA or such successor Department of Her Majesty's Government following the contraction of Swine Vesicular Disease we will pay you either 25% of the Ministry compensation or 25% of the sum insured whichever is the lesser amount.

Bovine Tuberculosis

In the event of removal and/or slaughter of cattle by order of DEFRA or such successor Department of Her Majesty's Government at the insured premises during the period of insurance as a consequence of the failure to pass either a routine Herd Tuberculin Test or a statutory pre-/post-movement test we will pay you either 25% of the Ministry compensation or 25% of the sum insured whichever is the lesser amount.

Foot & Mouth

In the event of slaughter of livestock by order of DEFRA or such successor Department of Her Majesty's Government following the contraction of Foot & Mouth disease during the period of insurance we will pay you either 25% of the sum insured or 25% of the Ministry compensation whichever is the lesser amount.

Brucellosis

In the event of the removal and/or slaughter of cattle by order of DEFRA or such successor Department of Her Majesty's Government at the insured premises during the period of insurance following a failure to pass a Post-Accreditation blood test for Brucellosis we will pay you the difference between ministry compensation and either

1. The market value plus 25% of the government compensation paid or;
2. The sum insured whichever is the lesser amount.

Significant exclusions/conditions

General Exclusions

Excluding intentional slaughter except where Underwriters have expressly agreed to the humane destruction of the insured **animal**

Excluding humane destruction as a result of

Any surgical operation unless conducted by a VETERINARY SURGEON in order to save the **animal's** life.

The giving of any medication unless in accordance with manufacturers recommendations and certified by a VETERINARY SURGEON to have been of a prophylactic nature or necessitated by accident, disease or illness.

Malicious or wilful injury.

Failure to provide proper care and attention for the **animal** at all times.

Excluding humane destruction as a result of

nuclear Reaction, nuclear radiation or radioactive contamination

war, invasion, acts of foreign enemies, hostilities (whether war be declared or not) civil war, rebellion, revolution, insurrection, military or usurped power, strikes, riots of civil commotion

Excluding death or slaughter of any **animal** for any peril not included herein.

Specified Animals

Excluding mysterious disappearance, escape or voluntary parting of possession or title of the **animals**

Anthrax, Aujeszky's Disease, Enzootic Bovine Leucosis, Maedi-Visna, Classic Swine Fever & Swine Vesicular Disease

Excluding any losses directly or indirectly resulting from **animals** that have been purchased in the open market or that have been fed swill or waste food before or after their introduction to the insured farm.

Excluding any losses from **animals** that have been sent for shows, sales and or export.

Bovine Tuberculosis

Excluding death or slaughter of any **animal** not subject to regular Tuberculosis tests as directed by DEFRA.

Excluding any losses from **animal** vaccinated for Tuberculosis.

Foot & Mouth

Excluding any losses from **animals** vaccinated for Foot and Mouth disease

Brucellosis

Excluding any losses from **animals** vaccinated for Brucellosis disease

Significant conditions –

This policy is subject to average such that if the total value of the **animals** covered shall at the time of loss be of greater value than the declared value than the sum insured under this policy shall be reduced by the same percentage that the declared value bears to the value of the **animals** at the time of the loss

This policy is designed to cover you for unfortunate events that are unforeseen and occur despite your best endeavours to prevent and minimise loss or damage. Although we aim not to apply onerous terms and conditions, you should refer to the full policy wording or ask your Insurance Broker for full details of the cover provided. We pride ourselves on our levels of customer service and our willingness to be flexible and sensitive to every individual policyholder's requirements. As a consequence, if any of the limits of cover or exclusions are not appropriate for your individual circumstances we are willing to try and accommodate you in every way possible.