



# **Livestock Insurance**

## Policy Summary



# Livestock Policy Summary

This is a summary of the **Policy** and does not contain the full terms and conditions of the cover, which can be found in the **Policy document**. It is important that **you** read the Policy booklet carefully when **you** receive it.

This product is arranged by Rural and underwritten by Zurich Insurance plc.

Rural, Rural Insurance Group and Rural Insurance Services are trading names of Geo Underwriting Services Limited, which is authorised and regulated by the Financial Conduct Authority. FCA Register Number 308400. Registered Address: 2 Minster Court, Mincing Lane, London EC3R 7PD. Registered in England 04070987. Website: [www.ruralinsurance.co.uk](http://www.ruralinsurance.co.uk)

**You** can check the above details on the Financial Services Register by:

Website: [www.fca.org.uk/firms/systems-reporting/register](http://www.fca.org.uk/firms/systems-reporting/register)  
Telephone: 0300 500 8082

## Zurich Insurance plc

A public limited company incorporated in Ireland. Registration No. 13460.

Registered Office: Zurich House, Ballsbridge Park, Dublin 4, Ireland.

UK Branch registered in England and Wales Registration No. BR7985.

UK Branch Head Office: The Zurich Centre, 3000 Parkway, Whiteley, Fareham, Hampshire PO15 7JZ.

Zurich Insurance plc is authorised and regulated by the Central Bank of Ireland. Authorised by the Prudential Regulation Authority and with deemed variation of permission. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details of the Temporary Permissions Regime, which allows EEA-based firms to operate in the UK for a limited period while seeking full authorisation, are available on the Financial Conduct Authority's website. Our FCA Firm Reference Number is 203093.

## Type of Insurance and cover

Rural's Livestock **Policy** provides cover for loss, destruction, damage, death, injury, disease, illness or liability, as requested by **you** and as described on the **Policy Schedule**. The insurance is normally for a period of 12 months, starting and finishing on the dates shown on the **Policy Schedule**.

## Significant Policy covers and exclusions

Some important facts about our standard Livestock insurance are summarised overleaf.

This summary does not describe all of 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.

Please refer to **your Schedule** for the details of **your** insurance operative sections and any terms applied specifically to **your Policy** over and above **our** standard terms and conditions.

A copy of **our** standard Policy wording is available upon request.

| Main Features  | Significant Exclusions  | Policy Section |
|--|---|----------------|
| <p>All Risks Mortality for Specified Animals</p> <p>Death of the specified animal from accident or injury or illness or disease contracted</p>   | <p>Slaughter without the consent of the Underwriters unless authorised by a qualified Veterinary Surgeon on humanitarian grounds only.</p> <p>Destruction in compliance with the requirement of any statute or by Official Order or where Government compensation is paid or payable for the total market value for the animal.</p> <p>Castration or other surgical operation unless conducted by a qualified Veterinary Surgeon.</p> <p>Any animal being used other than for the purpose of use including the hiring of any animal to another party.</p> <p>Inoculation which is not of a prophylactic nature or necessitated by accident, injury, illness or disease.</p> <p>Brucellosis, Foot &amp; Mouth, Theft &amp; Mysterious Disappearance (cover can be requested for an additional charge).</p> <p>Consequential Loss of any kind</p> | Section 1      |
| <p>Accidental Death Only for Specified Animals</p> <p>Death of the specified animal from accidental bodily injury</p>  | <p>Loss due to disease</p> <p>Consequential loss of any kind</p>  | Section 2      |
| <p>Prospective Calf Insurance</p> <p>The prospective calf not being born alive (as a result of being aborted or stillborn) or if born alive, against dying within the period of the Policy from accident, illness or disease</p> | <p>In the event of loss of an Insured foetus prior to it being recognisable as a pure bred only 20% of the sum insured will be payable</p>  | Section 3      |
| <p>Fertility Guarantee</p> <p>Loss arising out of the Guarantee of Fertility given by you to the purchaser at the time of sale</p>   | <p>Sale not in accordance with the relevant Breed Society guarantee wording</p>   | Section 4      |
| <p>Loss of Use - Infertility</p> <p>The specified animal becomes permanently infertile, impotent or incapable of service</p>   | <p>In the case of Rams infertility shall not be proved unless the Ram fails to get one Ewe into lamb during its first service season</p>  | Section 5      |
| <p>Tuberculosis Reactor</p> <p>The slaughter of any Cattle by Government order due to reaction to an Official Test.</p> <p>Maximum payment a limit per animal or 25% of the statutory compensation whichever is the less.</p>    | <p>An excess of a number of Animals would normally apply (advised at quotation)</p>   | Section 6      |

| Main Features  | Significant Exclusions  | Policy Section     |
|--|---|--------------------|
| <p>Anthrax</p> <p>Death of any animal due to anthrax contracted during any period of Insurance</p>   | <p>Losses exceeding the limit per animal</p>  | <p>Section 7</p>   |
| <p>Brucellosis</p> <p>The slaughter of any livestock at the approved premises following the failure to pass a post accreditation blood test</p> <p>Maximum payment 25% of the value of the livestock that fails the periodic test or 25% of Total sum insured whichever is the less.</p> | <p>Losses occurring within 60 days of the completion of the Proposal Form.</p>                      | <p>Section 8</p>   |
| <p>Foot &amp; Mouth</p> <p>The slaughter of the Livestock following confirmation of infection by Foot &amp; Mouth Disease</p> <p>Maximum payment 25% of the compensation or the sum insured whichever is the less.</p>   | <p>Loss where the insured fails to follow DEFRA regulations for prevention of infection</p>         | <p>Section 9</p>   |
| <p>Swine Vesicular Disease</p> <p>The slaughter of the Livestock following confirmation of infection by Swine Vesicular Disease</p> <p>Maximum payment 25% of the compensation or the total sum insured whichever is the less.</p>   | <p>Losses occurring within 28 days of the inception of this section.</p>                            | <p>Section 10w</p> |
| <p>Aujeszkys Disease</p> <p>The slaughter of the Livestock following confirmation of infection by Aujeszkys Disease</p> <p>Maximum payment 20% of the compensation or the sum insured whichever is the less.</p>   | <p>Losses occurring within 28 days of the inception of this section.</p>                            | <p>Section 11</p>  |
| <p>Classic Swine Fever (also known as European Swine Fever)</p> <p>The slaughter of the Livestock following confirmation of infection by European Swine Fever</p> <p>Maximum payment 20% of the compensation</p>   | <p>Losses occurring within 28 days of the inception of this section.</p> <p>African Swine Fever</p> | <p>Section 12</p>  |
| <p>Maedi Visna</p> <p>Loss of the livestock by this disease</p>  | <p>Loss occurring when the flock does not appear on the Maedi Visna register</p>                    | <p>Section 13</p>  |

## Claims Procedure

First of all please refer carefully to Condition 6 on page 7 of the **Policy Wording**.

If **you** wish to make a claim under the **Policy** you should speak in the first instance to the insurance **Intermediary** who arranged the **Policy** for **you**. Their details are on the **Policy schedule**.

Alternatively **you** can report **your** claim directly to **our** appointed **Chartered Loss Adjusters** by:

Telephone: 02921 010 334

Email: [ruralnewclaims@uk.sedgwick.com](mailto:ruralnewclaims@uk.sedgwick.com)

Full information on claims procedures is also available from the Rural website [www.ruralinsurance.co.uk](http://www.ruralinsurance.co.uk)

## Complaints Procedure

Rural handles complaints on behalf of Zurich Insurance plc - for the purposes of complaints '**We, Our, Us**' shall refer to Zurich and Rural.

**We** make every effort to ensure that the cover and service provided to **you** is clear, fair and not misleading. However, should you ever wish to make a complaint about any part of **your policy** or **our** service, please refer to the table below to help you reach the correct area quickly and easily.

**Your** complaint will be acknowledged promptly. **We** aim to resolve all complaints as quickly as possible but, if this will take longer than 10 working days from receipt, **we** will give You an expected date of response.

In all correspondence please state that **your** insurance is provided by Rural and quote the details of **your** policy, the name of the insured, policy number and departmental references.

| Reason for complaint    | Nature of complaint | Contact                                    | Contact details  | <i>If not resolved by next working day your complaint will be passed to:</i>  |
|-------------------------|---------------------|--|--|---|
| Advice or sales related | Any                 | Your Insurance Broker.                     | Please refer to Your Insurance Broker correspondence.  | Customer Relations Department,<br>Rural,<br>The Hamlet,<br>Hornbeam Park<br>Harrogate<br>North Yorkshire<br>HG2 8RE<br>Telephone: 0333 400 9969 |
| Claims related          | Any                 | Your Claims Handler in the first instance. | Email:<br><a href="mailto:Ruralinsurance@uk.sedgwick.com">Ruralinsurance@uk.sedgwick.com</a><br><br>Customer Relations Dept.<br>Sedgwick<br>Oakleigh House<br>14-16 Park Place<br>Cardiff<br>CF10 3DQ<br>Tel: 02921 010334 | Email:<br><a href="mailto:customerrelations@ruralinsurance.co.uk">customerrelations@ruralinsurance.co.uk</a>                                    |

If **you** are not happy with the outcome of **your** complaint, **you** may be able to ask the Financial Ombudsman Service to review **your** case. **We** will let **you** know if we believe the ombudsman service can consider **your** complaint when **we** provide you with **our** decision. The service they provide is free and impartial, but **you** would need to contact them within 6 months of the date of **our** decision.

More information about the ombudsman and the type of complaints they can review is available via their website [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk).

**You** can also contact them as follows:

Post: Financial Ombudsman Service, Exchange Tower, London, E14 9SR

Telephone: 0800 0234567 (free on mobile phones and landlines)

Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

## Financial Services Compensation Arrangements

Zurich Insurance plc is covered by the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from the scheme if they cannot meet their obligations. This depends on the type of business and the circumstances of the claim. For compulsory insurance, such as third-party motor insurance, **you** may be entitled to compensation up to 100% of the claim.

For all other types of insurance, such as damage to the vehicle, you may be entitled to compensation up to 90% of the claim. **You** can obtain more information about Compensation Scheme arrangements from the FSCS by:

Telephone: 020 7741 4100

Website: [www.fscs.org.uk](http://www.fscs.org.uk)

Address: Financial Services Compensation Scheme, 10th Floor, Beaufort House, 15 St Botolph Street, London, EC3A 7QU.

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