



# Farm Policy

## Livestock: Fatal Injury whilst Straying

# Section M - Livestock: Fatal Injury whilst Straying

The schedule will show if this section applies and the cover is in force

## Definitions

Each time any of the following words or phrases appear in this section in bold type (or in capital letters in the schedule) they will take the meaning shown in the General Definitions

Where words or phrases are not highlighted in this manner the everyday meaning will apply

## Cover A – Straying

Loss of **Livestock** caused by violent external visible and accidental injury or poisoning or drowning while straying from

- (a) the **Farm** or
- (b) any road market or show or
- (c) their normal confines at the **Farm**

This insurance extends to include loss of **Livestock** caused by accidental injury while on a road or at a market or a show

**We** will not pay more than

- (a) the limit per animal shown in the schedule
- (b) the relevant sum insured shown in the schedule in respect of any one event less the **Excess**

## Exclusions

1. Loss occurring more than 30 days after the injury to **Livestock**
2. Loss of **Livestock** resulting from the worrying by any dog or any other predatory animal
3. Any claim resulting from
  - (a) death while straying from unfenced common land or non-rhyned moorland unless cover for Unfenced Livestock is shown in the schedule
  - (b) slaughter without **Our** consent other than immediate slaughter on humane grounds
  - (c) the destruction to comply with any statute or any order of a competent authority
  - (d) a deliberate act or omission by **You** or **Your** directors partners or **Employees**

### Cover B – Veterinary surgeons' fees

Veterinary surgeon's fees incurred by **You** for treatment to **Livestock** injured by any of the events insured under Cover A of this section

- (i) up to the date of its death if this occurs within 30 days of the injury or
- (ii) during the first 30 days after the injury if a veterinary surgeon certifies that the animal would have died within this period but for his treatment

**We** will not pay more than £1,000 for each animal in respect of any one event

### Cover C. Rescue fees

Rescue fees incurred by **You** and payable to any professional rescue organisation for the rescue of **Livestock**

**We** will not pay more than £1,000 for each animal in respect of any one event

### Claims settlement provisions

#### **Livestock**

**We** will settle a claim by payment on the basis of the market value of the animal at the time of the loss subject to any relevant monetary limit specified in this section

FP Stray July 2018



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