



Farm Policy Livestock in Transit

Section N - Livestock in Transit

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 below or if not defined below in the General Definitions

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

Load means the contents of any one motor vehicle including the contents of any attached trailer

Cover A - In transit

Loss of **Livestock** or **Poultry** caused by accidental injury

- (i) in transit by road on a motor vehicle or in a trailer attached to the vehicle or
- (ii) while being loaded on or unloaded from the vehicle or trailer

We will not pay more than

- (a) the limit per animal shown in the schedule
- (b) the relevant sum insured shown in the schedule for any one **Load**

less the **Excess**

Exclusions

1. loss occurring more than 30 days after the injury to **Livestock** or **Poultry**
2. Any claim resulting from
 - (a) slaughter without **Our** consent other than immediate slaughter on humane grounds
 - (b) a deliberate act or omission by **You** or **Your** directors partners or **Employees**
 - (c) any **Livestock** or **Poultry** carried by **You** for hire or reward

Cover B – Veterinary surgeons' fees

Veterinary surgeon's fees incurred by **You** for treatment to an animal 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 and Poultry

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

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