

# Section L - Livestock: Individual Animal

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

**Insured Animal(s)** means the animal or animals specified in the schedule

## Cover

Death of the **Insured Animal** as a result of illness injury or breeding arising during the currency of this policy if the death occurs

- (a) within the currency of the policy or
- (b) within 30 days of the date of its expiry
- (c) within the **Geographical Limits**

We will not pay for

- (a) death where the **Insured Animal** is slaughtered without confirmation by a veterinary surgeon that slaughter is necessary for humane reasons
- (b) death where the **Insured Animal** is destroyed in accordance with any statute or any order by a competent authority
- (c) death where the **Insured Animal** dies as a result of the surgical operation of castration or surgical operation or general anaesthetic not carried out or administered by a veterinary surgeon
- (d) an illness disease or condition which appears during the 14 days after the start of this cover unless **You** can prove previous continuous insurance
- (e) any loss which directly or indirectly arises from or is connected with
  - (i) any accident which happened to the **Insured Animal** before the start of this cover or if this has been in force for a year or more before the last renewal or
  - (ii) any illness disease or condition which first appeared in the **Insured Animal** before the start of this cover or if this has been in force for a year or more before the last renewal
- (f) an **Insured Animal** which is slaughtered
  - (i) on the order of any Government or Local Authority or under any scheme rules relating to the eradication of a specific disease
  - (ii) because it is incapable of natural service or of performing the function(s) for which it is kept or
  - (iii) for financial reasons

## Bulls only

This cover extends to provide insurance in the event of the **Insured Animal** being proved by the production of satisfactory written evidence to be permanently impotent infertile or incapable of service as a result of illness or injury arising during the currency of this policy

## Claims Settlement Provisions

Subject to the terms of and the limits specified in this policy **We** will settle claims by payment to **You** of

- (a) the relevant sum insured shown in the schedule or
- (b) the market value of the **Insured Animal** immediately prior to its becoming impotent infertile or incapable of service

whichever is the less on condition that a payment will immediately end all insurance in respect of the **Insured Animal**

## Conditions

- 1 **You** must inform **Us** in writing before any renewal of this section of any defect illness or injury from which the **Insured Animal** is suffering
  - 2 **You** must take all reasonable precautions to reduce or remove the risk of death illness or injury In the event of illness of or injury to the **Insured Animal You** must arrange immediately for proper treatment by a veterinary surgeon
  - 3 **You** must report any death illness or injury to **Us** as soon as is reasonably possible
  - 4 **You** must give **Us** any help which **We** may reasonably ask for in connection with the claim
- In the event of the death of the **Insured Animal You** must submit at **Your** own expense a veterinary surgeon's certificate stating the cause of death and dispose of the carcase to the best advantage. Any settlement will be reduced by the amount obtained



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