



# Farm Policy Livestock: Perils

# Section K - Livestock: Perils

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

## Definitions

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

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

## Cover A – Livestock: Perils

**Damage to Livestock and Poultry** caused by any Peril shown against the individual item in the schedule of this section whilst at the **Farm**

**We** will also pay up to a maximum of 15% of the relevant sum insured shown in the schedule to this section where **Damage to Livestock or Poultry** is caused by Perils 1 to 4 whilst temporarily removed from the **Farm**

**We** will not pay in respect of

- (a) any one animal more than its market value at the time of the loss or damage subject to the limit per animal shown in the schedule
- (b) any one event more than the relevant sum insured on **Livestock or Poultry** shown in the schedule

## Cover B – Livestock worrying

Death of **Livestock** as a result of being worried at the **Farm** by a dog not belonging to **You** or by any predatory animal

**We** will not pay in respect of any one event more than the relevant sum insured on **Livestock** in the schedule

The **Company** will pay vets fees (not exceeding £1,000) where as a result of treatment an animal recovers and no claim arises

This cover does not insure aborted and stillborn fetuses

## Claims settlement provision

Claims for loss or death of **Livestock or Poultry** will be settled on the basis of the market value of the **Livestock or Poultry** at the time of the loss subject to any relevant monetary limit specified in this section

Such claims must be certified by a qualified veterinary surgeon

### Special Condition of Underinsurance

If at the time of any **Damage** the Sum Insured for **Livestock and Poultry** is less than 75% of its value **Our** liability for **Your** claim will be proportionately reduced

## Exclusions

1. Loss occurring more than 30 days after the injury to **Livestock** or **Poultry**
2. Any claim resulting from
  - (a) death while straying
  - (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**

FP LS Peril July 2018



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