

geo/AGRICULTURE

LIVESTOCK INSURANCE

SUMMARY OF COVER



LIVESTOCK INSURANCE POLICY SUMMARY

What is a Policy Summary?

This document provides key information about Insurers and the insurance cover provided by **your** Livestock Policy. This summary does not describe all 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. If **you** have any questions please contact **your** Insurance Broker.

Insurers

This insurance is underwritten by Certain Underwriters at Lloyd's. **You** will be provided with details of the participating Syndicates upon request.

Quotation

You should discuss with **your** Insurance Broker exactly what **your** insurance needs are. **You** will then be provided with a written quotation based on the information provided. Underwriters will insure only those covers **you** request and they agree to insure. The quote **you** receive should give a breakdown of the total price as well as any related fees, charges, expenses, commissions and taxes applicable. The quotation will be valid for a specified period. Under some circumstances, **your** Insurance Broker may make some additional charges during the life of the policy – please check with **your** Insurance Broker for details.

Duration of Contract

Your insurance will be effective for twelve months from the start date unless **we** agree otherwise, in writing. **We** strongly urge **you** to review **your** sums insured each year to ensure **you** have adequate cover in place.

Cancellation

This policy has a 14 day cooling off period which means that if the policy does not meet **your** requirements **you** can cancel it within 14 days of it being issued and provided there is no claim to be paid, **we** will refund **your** premium in full. Underwriters can cancel the insurance by giving **you** fourteen days' notice by registered letter to **your** last known address - any return premium due to **you** will be a pro rata basis providing no claims have occurred in the current **period of insurance**.

You can also cancel this insurance at any time by writing to **your** Insurance Broker – any return premium will be calculated on a pro rata basis with an additional charge and will depend on whether **you** have made a claim.

Law Applicable

Unless some other law is agreed in writing, this insurance shall be governed by the laws of England

Questions/Complaints

This Policy is administered, on behalf of **your** Insurance Broker, by Geo Agriculture, The Hamlet, Hornbeam Park, Harrogate HG2 8RE. Tel: 0344 346 0251.

In the first instance, **you** should contact **your** Insurance Broker, **Your** Insurance Broker should then contact Geo Agriculture who will, in turn, refer any question or complaint to the leading Underwriter, where appropriate.

A full copy of Geo Agriculture's complaint procedure is available upon request.

Geo Agriculture are dedicated to providing **you** with a high quality service and **we** want to ensure that **we** maintain this at all times. If **you** feel that **we** have not offered **you** a first class service please write and tell **us** and **we** will do **our** best to resolve the problem.

If **you** remain dissatisfied, and wish to make a complaint, **you** can do so at any time by referring the matter to the Complaints Department at Lloyd's. Their address is:

Complaints Department,
Lloyd's,
One Lime Street,
London,
EC3M 7HA

Tel: 0207 327 5693

E-mail: Complaints@Lloyds.com

Complaints that cannot be resolved by the Complaints Department may be referred to the Financial Ombudsman Service. Further details will be provided at the appropriate stage of the complaints process.

Claims Service

In the first instance, **you** should contact **your** Insurance Broker who will provide a claim form for completion and advise **you** how to proceed. If **you** are unable to contact **your** Insurance Broker please contact Geo Agriculture's Claims Team at:

Claims Team,
Geo Agriculture,
The Hamlet,
Hornbeam Park,
Harrogate
HG2 8RE

Tel: 0344 346 0251

Email: agrieb@geoagriculture.com

Your duties include: -

- i. Informing **your** Insurance Broker of any change in circumstances that would affect any information given on the proposal form.
- ii. Ensuring each animal insured is in sound health and free from **injury** & lameness at the time of inception.
- iii. Keeping the sums insured at a level which represents the full value of the property.
- iv. Taking reasonable steps to prevent loss, damage or an **accident**.
- v. Notifying **your** Insurance Broker of any claim or possible claim under this insurance; within 30 days.
- vi. Providing Underwriters with any information they may reasonably require including proof of ownership or value and, in respect of liability, any letter writ summons or other legal document **you** may receive.
- vii. Not admitting liability or offering or agreeing to settle any claim without Underwriters' written permission.
- viii. Not acting in a fraudulent manner. For example, by making a claim under this insurance knowing it to be fraudulently exaggerated in any respect.
- ix. Informing the police:
 - a) as soon as possible following malicious acts, violent disorder, riots, theft, attempted theft or lost property and;
 - b) within 24 hours of discovery in respect of loss of money.
- x. Observe and fulfil the terms, conditions and exceptions of this policy as noted in the policy wording and schedule of insurance.

If you fail to comply with any of the above duties this insurance may become invalid.

Geo Agriculture The Livestock Scheme Underwritten at Lloyd's

For over 30 years Geo Agriculture & its associated brands have been providing specialist insurance solutions to **brokers** and intermediaries throughout the UK.

Our livestock policy, developed in partnership with Certain Underwriters at Lloyd's, has been designed to supplement **our** Farm and Estate scheme and ensure that **we** are catering for all of the livestock farmers' insurance needs.

Covers available include:	
All risks mortality - specified animals	Classic Swine Fever
Loss of use - specified animals	Swine Vesicular Disease
Anthrax	Bovine Tuberculosis
Enzootic Bovine Leucosis	Foot & Mouth
Maedi-Visna	Brucellosis
Aujeszky's Disease	

Specified Animals

All risks mortality - In the event of the death of or destruction for humane reasons of any animal previously specified to us during the **period of insurance we** will pay **you** the market value of such animal or the sum insured, whichever is the lesser amount.

Loss of use - In the event of an animal certified to be fertile, willing and capable of serving females and is subsequently proved to be permanently infertile or incapable of natural service **we** will pay **you** the market value of such animal or the sum insured, whichever is the lesser amount.

Terms, Limits & Benefits

- Theft but not unexplained disappearance or as a result of voluntary parting of possession or title of the animal being induced by a fraudulent scheme, trickery or similar false pretence
- A minimum of a declaration of health is required in all cases
- A veterinary certificate may be required for all risks mortality for higher sums insured
- A veterinary certificate is required if loss of use is required
- In the event of the death of the ram occurring outside the service season the limit of underwriters' liability will be reduced by 50% of the sum insured
- Limits of liability any one animal apply - please ask your insurance adviser or refer to the policy wording
- In the event of loss of use less 75% of the value of any stored semen pertaining to the animal

The following Disease covers are available on your herds & flocks

Anthrax

In the event of death or destruction of any animal(s) at the insured premises following the contraction of Anthrax during the **period of insurance we** will pay **you** the market value of such animal or the sum insured, whichever is the lesser amount.

Aujeszky's Disease

In the event of the slaughter of pigs by order of DEFRA or such successor Department of Her Majesty's Government at the insured premises during the **period of insurance** following the contraction of Aujeszky's Disease **we** will pay **you** either 25% of the sum insured or 25% of the market value whichever is the lesser amount.

Enzootic Bovine Leucosis

In the event of the removal and slaughter of cattle by the order of DEFRA or such successor Department of Her Majesty's Government at the insured premises during the **period of insurance** as a consequence of the failure of animal(s) to pass a post-attestation blood test for Enzootic Bovine Leucosis **we** will pay **you** the market value of such animal or the sum insured, whichever is the lesser amount.

Maedi-Visna

In the event of the slaughter of sheep by order of DEFRA or such successor Department of Her Majesty's Government at the insured premises during the **period of insurance** following an outbreak of Maedi-Visna **we** will pay **you** either the market value or the sum insured whichever is the lesser amount.

Classic Swine Fever

In the event of the slaughter of any pigs at the insured premises during the **period of insurance** by order of DEFRA or such successor Department of Her Majesty's Government following the contraction of Classical Swine Fever **we** will pay **you** either 25% of the Ministry compensation or 25% of the sum insured whichever is the lesser amount.

Swine Vesicular Disease

In the event of the slaughter of any pigs at the premises during the **period of insurance** by order of DEFRA or such successor Department of Her Majesty's Government following the contraction of Swine Vesicular Disease **we** will pay **you** either 25% of the Ministry compensation or 25% of the sum insured whichever is the lesser amount.

Bovine Tuberculosis

In the event of removal and/or slaughter of cattle by order of DEFRA or such successor Department of Her Majesty's Government at the insured premises during the **period of insurance** as a consequence of the failure to pass either a routine Herd Tuberculin Test or a statutory pre-/post- movement test **we** will pay **you** either 25% of the Ministry compensation or 25% of the sum insured whichever is the lesser amount.

Foot & Mouth

In the event of slaughter of livestock by order of DEFRA or such successor Department of Her Majesty's Government following the contraction of Foot & Mouth disease during the **period of insurance** **we** will pay **you** either 25% of the sum insured or 25% of the Ministry compensation whichever is the lesser amount.

Brucellosis

In the event of the removal and/or slaughter of cattle by order of DEFRA or such successor Department of Her Majesty's Government at the insured premises during the **period of insurance** following a failure to pass a Post-Accreditation blood test for Brucellosis **we** will pay **you** the difference between ministry compensation and either

1. The market value plus 25% of the government compensation paid or;
2. The sum insured whichever is the lesser amount.

Significant exclusions/conditions

General Exclusions

Excluding intentional slaughter except where Underwriters have expressly agreed to the humane destruction of the insured animal

Excluding humane destruction as a result of

- Any surgical operation unless conducted by a VETERINARY SURGEON in order to save the animal's life.
- The giving of any medication unless in accordance with manufacturers recommendations and certified by a VETERINARY SURGEON to have been of a prophylactic nature or necessitated by accident, disease or illness.
- Malicious or wilful injury.
- Failure to provide proper care and attention for the animal at all times.
- Excluding humane destruction as a result of
- nuclear Reaction, nuclear radiation or radioactive contamination
- war, invasion, acts of foreign enemies, hostilities (whether war be declared or not) civil war, rebellion, revolution, insurrection, military or usurped power, strikes, riots of civil commotion

Excluding death or slaughter of any animal for any peril not included herein.

Specified Animals

Excluding mysterious disappearance, escape or voluntary parting of possession or title of the animals

Anthrax, Aujeszky's Disease, Enzootic Bovine Leucosis, Maedi-Visna, Classic Swine Fever & Swine Vesicular Disease

Excluding any losses directly or indirectly resulting from animals that have been purchased in the open market or that have been fed swill or waste food before or after their introduction to the insured farm.

Excluding any losses from animals that have been sent for shows, sales and or export.

Bovine Tuberculosis

Excluding death or slaughter of any animal not subject to regular Tuberculosis tests as directed by DEFRA.

Excluding any losses from animal vaccinated for Tuberculosis.

Foot & Mouth

Excluding any losses from animals vaccinated for Foot and Mouth disease

Brucellosis

Excluding any losses from animals vaccinated for Brucellosis disease

Significant conditions

This policy is subject to average such that if the total value of the animals covered shall at the time of loss be of greater value than the declared value than the sum insured under this policy shall be reduced by the same percentage that the declared value bears to the value of the animals at the time of the loss

This policy is designed to cover you for unfortunate events that are unforeseen and occur despite your best endeavours to prevent and minimise loss or damage. Although we aim not to apply onerous terms and conditions, you should refer to the full policy wording or ask your Insurance Broker for full details of the cover provided. We pride ourselves on our levels of customer service and our willingness to be flexible and sensitive to every individual policyholder's requirements. As a consequence, if any of the limits of cover or exclusions are not appropriate for your individual circumstances we are willing to try and accommodate you in every way possible.



agrieb@geoagriculture.com

Geo Agriculture
The Hamlet
Hornbeam Park
Harrogate
North Yorkshire
HG2 8RE

Geo Agriculture is a trading name of Geo Underwriting Services Limited.
Registered Address: 2 Minster Court, Mincing Lane, London, EC4R 7PD
Authorised and regulated by the Financial Conduct Authority. FCA Register Number 308400