

Livestock Policy Summary



This is a summary of the Policy and does not contain the full terms and conditions of the cover, which can be found in the Policy document. It is important that you read the Policy booklet carefully when you receive it.

Name of the Insurance Undertaking

The Policy is underwritten by Rural Insurance Group Limited on behalf of the following Insurers:

Ageas Insurance Limited

Security

You can check the financial security rating of

Ageas Insurance Limited

by going to the A.M. Best Co. website at www.ambest.com

A.M. Best Co., was established in 1899 and is one of the worlds oldest financial security rating and information sources. Other rating organisations include Standard & Poors.

Type of Insurance and cover

Rural Insurance Group Limited's Livestock Policy provides cover for loss, destruction, damage, death, injury, disease, illness or liability, as requested by you and as described on the Policy schedule. The insurance is normally for a period of 12 months, starting and finishing on the dates shown on the Policy schedule.

Significant Policy covers and exclusions

Some important facts about our standard Livestock insurance are summarised overleaf.

This summary does not describe all of 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.

Please refer to your Schedule for the details of your insurance operative sections and any terms applied specifically to your Policy over and above our standard terms and conditions.

A copy of our standard Policy wording is available upon request.

Rural Insurance Group Limited

Registered in England and Wales. Registered No. 2207611

Registered Office: Cast House, Old Mill Business Park, Gibraltar Island Road, Leeds, West Yorkshire, LS10 1RJ

Rural Insurance Group Limited is Authorised and Regulated by the Financial Services Authority.

MAIN FEATURES	SIGNIFICANT EXCLUSIONS	POLICY SECTION
<p>All Risks Mortality for Specified Animals</p> <p>Death of the specified animal from accident or injury or illness or disease contracted</p>	<p>Slaughter without the consent of the Underwriters unless authorised by a qualified Veterinary Surgeon on humanitarian grounds only.</p> <p>Destruction in compliance with the requirement of any statute or by Official Order.</p> <p>Castration or other surgical operation unless conducted by a qualified Veterinary Surgeon</p> <p>Any animal being used other than for the purpose of use including the hiring of any animal to another party.</p> <p>Inoculation which is not of a prophylactic nature or necessitated by accident, injury, illness or disease.</p> <p>Brucellosis, Foot & Mouth, Theft & Mysterious Disappearance (cover can be requested for an additional charge).</p> <p>Consequential Loss of any kind</p>	<p>Section 1</p>
<p>Accidental Death Only for Specified Animals</p> <p>Death of the specified animal from accidental bodily injury</p>	<p>Loss due to disease</p> <p>Consequential loss of any kind</p>	<p>Section 2</p>
<p>Prospective Calf Insurance</p> <p>The prospective calf not being born alive (as a result of being aborted or stillborn) or if born alive, against dying within the period of the Policy from accident, illness or disease</p>	<p>In the event of loss of an Insured foetus prior to it being recognisable as a pure bred only 20% of the sum insured will be payable</p>	<p>Section 3</p>
<p>Fertility Guarantee</p> <p>Loss arising out of the Guarantee of Fertility given by you to the purchaser at the time of sale</p>	<p>Sale not in accordance with the relevant Breed Society guarantee wording</p>	<p>Section 4</p>
<p>Loss of Use - Infertility</p> <p>The specified animal becomes permanently infertile, impotent or incapable of service</p>	<p>In the case of Rams infertility shall not be proved unless the Ram fails to get one Ewe into lamb during its first service season</p>	<p>Section 5</p>
<p>Tuberculosis Reactor</p> <p>The slaughter of any Cattle by Government order due to reaction to an Official Test. Maximum payment a limit per animal or 25% of the statutory compensation whichever is the less.</p>	<p>An excess of a number of Animals would normally apply (advised at quotation)</p>	<p>Section 6</p>
<p>Anthrax</p> <p>Death of any animal due to anthrax contracted during any period of Insurance</p>	<p>Losses exceeding the limit per animal</p>	<p>Section 7</p>
<p>Brucellosis</p> <p>The slaughter of any livestock at the approved premises following the failure to pass a post-accreditation blood test Maximum payment 25% of the value of the livestock that fails the periodic test or 25% of Total sum insured whichever is the less.</p>	<p>Losses occurring within 60 days of the completion of the Proposal Form.</p>	<p>Section 8</p>

MAIN FEATURES	SIGNIFICANT EXCLUSIONS	POLICY SECTION
<p>Foot & Mouth</p> <p>The slaughter of the Livestock following confirmation of infection by Foot & Mouth Disease Maximum payment 25% of the compensation or the sum insured whichever is the less.</p>	Loss where the insured fails to follow DEFRA regulations for prevention of infection	Section 9
<p>Swine Vesicular Disease</p> <p>The slaughter of the Livestock following confirmation of infection by Swine Vesicular Disease Maximum payment 25% of the compensation or the total sum insured whichever is the less.</p>	Losses occurring within 28 days of the inception of this section.	Section 10
<p>Aujeszkys Disease</p> <p>The slaughter of the Livestock following confirmation of infection by Aujeszkys Disease Maximum payment 20% of the compensation or the sum insured whichever is the less.</p>	Losses occurring within 28 days of the inception of this section	Section 11
<p>European Swine Fever</p> <p>The slaughter of the Livestock following confirmation of infection by European Swine Fever Maximum payment 20% of the compensation</p>	Losses occurring within 28 days of the inception of this section	Section 12
<p>Maedi Visni</p> <p>Loss of the livestock by this disease</p>	Loss Occuring when the flock does not appear on the Maedi Visni register	Section 13

CANCELLATION RIGHT

We hope that you are happy with the cover this policy provides. However, you have the right to cancel it during a period of 14 days after either, the day of purchase of the contract or the day on which you receive your policy documentation.

If you wish to do so and the policy cover has not yet commenced you will be entitled to a full refund of the premium paid.

Alternatively if you wish to do so and the insurance cover has already commenced, you will be entitled to a refund of the premium paid for which a deduction may apply at our discretion for the time for which you have been covered. This will be calculated as a proportion of the time for which you received cover and may also at our discretion include an additional charge to cover the administrative cost of providing the policy.

CLAIMS PROCEDURE

First of all please refer carefully to Condition 6 on page 7 of the Policy.

If you wish to make a claim under the Policy you should speak in the first instance to the insurance Intermediary who arranged the Policy for you. Their details are on the Policy schedule.

Alternatively you can report Your claim directly to Agrical Limited our appointed

Chartered Loss Adjusters by:

Telephone: 01937 838050

Fax: 01937 838055

Email: york@agricol.com

Full information on claims procedures is also available from the Rural Insurance Group website at www.ruralinsurance.co.uk

COMPLAINTS PROCEDURE

It is always Our intention to provide a first class standard of service.

If however you have a complaint about the service you have received from us then please contact us 01423 876000 or write to us at the address shown below. If you have a complaint about a claim, contact your claims handler first. You will find the claim's handler's name, phone number or email address on any letters they have sent you. If you have any cause for complaint about the way your policy was sold to you, then you should, in the first instance, contact the Intermediary who arranged the Policy for you.

If your complaint is not be resolved to your satisfaction, please write to -

The Managing Director
Rural Insurance Group Limited
The Lenz
Hornbeam Park
Harrogate
HG2 8RE

quoting the details of your Policy, the name of the Insured, Policy Number and departmental references.

If you cannot settle your complaint with Rural Insurance Group Limited you may write to the Chief Executive Officer of the Insurer who has underwritten this Policy and whose details are stated in the Policy. If you then cannot settle your complaint with the Insurers, you may be entitled to refer it to the Financial Ombudsman Service (FOS). Further information is available at www.financial-ombudsman.org.uk

The Financial Ombudsman Service (FOS) is an independent organisation that decides on complaints about general insurance products. They will only consider complaints after We have given you written confirmation that you have been through the Rural Insurance Group Limited's Complaints Procedure and that your business has a Turnover of less than EUR 2 million and fewer than 10 employees. You can contact the Ombudsman at:

Insurance Division, Financial Ombudsman Service, South Quay Plaza, 183, Marsh Wall London, E1 4SR.
Phone 0845 080 1800 Fax 0207 964 1001

The Regulator

Ageas Insurance Limited is Authorised and Regulated by the Financial Services Authority (FSA). You can check the FSA Register by visiting www.fsa.gov.uk/register/ or by contacting the FSA on 0845 606 1234. Ageas Insurance Limited is a member of the Association of British Insurers.

Compensation Arrangements

Rural Insurance Group Limited and Ageas Insurance Limited are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if any of these companies cannot meet their insurance obligations. This depends on the type of business and the circumstances of the claim. For compulsory insurance you may be entitled to compensation up to 100% of the claim. For all other types of insurance you may be entitled to compensation up to 90% of the claim.

Further information about Compensation Scheme arrangements is available from the FSCS at: www.fscs.org.uk or you may write to the Financial Services Compensation Scheme, 7th Floor, Lloyd's Chambers, Portoken Street, London E1 8BN. Their telephone number is 0207 8927300.

Data Protection

For the purposes of the Data Protection Act 1998 the Data Controller in relation to any personal data you supply is Rural Insurance Group Limited.

All personal information about you will be treated as private and confidential (even where you are no longer a customer) except where the disclosure is made at your request, or with your consent or where the law requires us. As part of the Financial Service Authorities duties we may be asked to provide them with access to our customer records in order that they may carry out a review of our activities.

Some or all of the information you supply us with will be held on computer and may be passed to other insurance companies for underwriting and claim purposes. Under the Data Protection Act 1998 you have the right to see personal information about you that is held in our records, whether electronically or manually.

If you have any queries please write to the Managing Director at the address shown in "Complaints Procedure" above.

Important details about Rural Insurance Group

Rural Insurance Group Ltd is registered in England and Wales. Its Registered Number is 2207611
Its Registered Office is: Cast House, Old Mill Business Park, Gibraltar Island Road, Leeds, West Yorkshire, LS10 1RJ
Rural Insurance Group is Authorised and Regulated by the Financial Services Authority (FSA). Its FSA Register number is 308358

You can check the FSA Register by visiting www.fsa.gov.uk/register/ or by contacting the FSA on 0845 606 1234

Rural Insurance Group is licensed by the Office of Fair Trading under the Consumer Credit Act 1974.
Its licence number is 585539