



Livestock insurance

Policy summary





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 Ltd on behalf of the following Insurers:

Catlin Insurance Company (UK) Ltd whose Head office and registered address is:

20 Gracechurch Street, London, EC3V 0BG. Registered in England No.05328622. Home State - United Kingdom. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Registration Number 423308.

Security

You can check the financial security rating of

Catlin Insurance Company (UK) Ltd

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 world's 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.

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

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 <http://www.ruralinsurance.co.uk>

COMPLAINTS PROCEDURE

It is always **Our** intention to give **You** the best possible service but if **You** do have any questions or concerns about this insurance or the handling of a claim you should follow the Complaints Procedure below:

Complaints regarding:

SALE OF THE POLICY

Please contact the **Intermediary** who arranged the **Policy** on **Your** behalf.

If **Your** complaint about the sale of **Your Policy** cannot be resolved by the end of the next working day, **Your Intermediary** will pass it to:

Customer Relations Department
Rural Insurance Group Limited
The Hamlet
Hornbeam Park
Harrogate
HG2 8RE
Telephone: 0333 400 9969
Email:

customerrelations@ruralinsurance.co.uk

CLAIMS

Please contact **Your** claims handler. **You** will find the claims handler's name, phone number or email address on any letters they have sent **You**.

In all correspondence please state that **Your** insurance is provided by Rural Insurance Group Limited and quote the details of **Your Policy**, the name of the **Insured**, **Policy** Number and departmental references.

If **Your** complaint about **Your** claim cannot be resolved by the end of the next working day, **Your** claims handler will pass it to:

Customer Relations Department
Rural Insurance Group Limited
The Hamlet
Hornbeam Park
Harrogate
HG2 8RE
Telephone: 0333 400 9969
Email: customerrelations@ruralinsurance.co.uk

If you 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.

Telephone: 0300 123 9 123

Fax: 0207 964 1001

The Regulator

Catlin Insurance Company (UK) Ltd is Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

This can be checked on the Financial Services Register by visiting the FCA's website at www.fca.org.uk/firms/systems-reporting/register or by calling the FCA on 0300 500 8082.

Compensation Arrangements

Catlin Insurance Company (UK) Ltd is covered by the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from the scheme, if they cannot meet their obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim with no upper limit. **You** can get more information about compensation scheme arrangements from the FSCS or visit www.fscs.org.uk.

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: The Hamlet, Hornbeam Park, Harrogate HG2 8RE Rural Insurance Group Limited is Authorised and Regulated by the Financial Conduct Authority. Register number 308358. This can be checked on the Financial Services Register by visiting the FCA's website at www.fca.org.uk/firms/systems-reporting/register or by calling the FCA on 0300 500 8082.

Rural Insurance Group Limited

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Registered address: The Hamlet, Hornbeam Park, Harrogate HG2 8RE. Registered in England and Wales. Registered no. 2207611