



> Livestock Policy Wording

› Thankyou

For choosing to insure Your livestock with Rural Affinity

What We would like You to do

1. Please take the time to read Your policy wording and Schedule, making sure that all details are correct.
2. Keep Your policy wording and Schedule in a safe place so that You can refer to them easily.
3. If You have any questions about Your insurance cover, You should contact Your insurance adviser.
4. When contacting Rural Affinity, please quote the policy number which is printed on Your Schedule.

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> Important information

Who is Rural Affinity?

Rural Affinity Insurance Agency Pty Ltd ABN 72 119 838 854 AFS Licence No. 302182 is an underwriting agent. In transacting this insurance, Rural Affinity is acting as an agent for Great Lakes Reinsurance (UK) SE.

Who is the Insurer?

This insurance is underwritten by Great Lakes Reinsurance (UK) SE trading as "Great Lakes Australia".

Great Lakes Australia is a branch of Great Lakes Reinsurance (UK) SE (ARBN 127 740 532, ABN 18 964 580 576, AFS Licence No. 318603), which is a limited liability company incorporated in England and Wales and a wholly owned subsidiary of Münchener Rückversicherungs Gesellschaft AG (Munich Re). The Munich Re Group is one of the largest insurance groups in the world.

Great Lakes Reinsurance (UK) SE has strong financial security characteristics. However, please note that ratings can vary from time to time. You can check Great Lakes Reinsurance (UK) SE's current rating at the following website: Standard & Poors: www.standardandpoors.com

Great Lakes Australia can be contacted as follows:

143 Macquarie Street, Sydney, NSW, 2000
PO Box H35 Australia Square, Sydney, NSW, 1215
(02) 9272 2050 | reception@gla.com.au | www.gla.com.au

Great Lakes Australia is a party to the General Insurance Code of Practice. You can access the Code at www.codeofpractice.com.au

Your Duty of Disclosure

This policy is subject to the *Insurance Contracts Act 1984* (Act). Under that Act You have a Duty of Disclosure.

Before You take out insurance with Us, You have a duty to tell Us of everything that You know, or could reasonably be expected to know, may affect Our decision to insure You and on what terms. If You are not sure whether something is relevant You should inform Us anyway.

You have the same duty to inform Us of those matters before You renew, extend, vary, or reinstate Your contract of insurance. The duty applies until the policy is entered into, or where relevant, renewed, extended, varied or reinstated (Relevant Time). If anything changes between the time the answers are provided to Us or disclosures are made and the Relevant Time, You need to tell Us.

Your duty however does not require disclosure of matters that:

- reduce the risk;
- are common knowledge;
- We know or, in the ordinary course of Our business, ought to know, or
- We have indicated We do not want to know.

If You do not comply with Your duty of disclosure, We may be entitled to:

- reduce Our liability;
- are common knowledge;
- We know or, in the ordinary course of Our business, ought to know, or
- We have indicated We do not want to know.

If You do not comply with Your duty of disclosure, We may be entitled to:

- reduce Our liability for any claims;
- cancel the contract;
- refuse to pay the claim, or
- avoid the contract from its beginning, if Your nondisclosure was fraudulent.

› Important information (continued)

Privacy Statement

We and Rural Affinity are committed to the safe and careful use of Your personal information in the manner required by the *Privacy Act 1988* (Cth), the Australian Privacy Principles and the terms of this policy. In this privacy section, “We”, “Us” and “Our” means the insurer and Rural Affinity as applicable.

We and Rural Affinity collect Your personal information in order to assess Your application for insurance and, if Your application is accepted, to administer and manage Your insurance policy and respond to any claim that You make. To do this, Your personal information may need to be disclosed to reinsurers and service providers and related entities who carry out activities on Our and Rural Affinity’s behalf, such as assessors and facilitators, some of whom may be located in overseas countries. Our and Rural Affinity’s contractual arrangements generally include an obligation for these reinsurers, service providers and related entities to comply with Australian privacy laws.

By providing Us and Rural Affinity with Your personal information, You consent to the disclosure of Your personal information to reinsurers, service providers and related entities in overseas countries to enable Us and Rural Affinity to assess Your application, to administer and manage Your insurance policy and to respond to any claim that You make. If You consent to the disclosure of Your personal information to overseas recipients, and the overseas recipient handles Your personal information in a way other than in accordance with the Australian privacy laws, We and Rural Affinity may not be responsible for the handling of Your personal information by the overseas recipient.

If You choose not to provide Your personal information and/or choose not to consent and/or withdraw Your consent to the disclosure of Your personal information to overseas entities at any stage, We and/or Rural Affinity may not be able to assess Your application or administer and manage Your insurance policy and respond to any claim that You make.

Our and Rural Affinity’s privacy policies explain how You may access personal information that each of us holds, how to seek correction of Your personal information, how to make a complaint about the handling of Your personal information and how complaints are handled. If You require more information, You can access the Great Lakes Australia Privacy Policy and Privacy Statement at www.munichre.com/io/gla/en/privacy_statement.aspx and Rural Affinity’s Privacy Policy and Privacy Statement at ruralaffinity.com.au/privacy_statement

Dispute resolution

We view seriously any complaint made about Our products or services and will deal with it promptly and fairly.

If You have a complaint please first try to resolve it by speaking to the relevant member of Our staff.

If the matter is still not resolved, please then contact Our Internal Disputes Resolution Officer on (02) 9496 9300. We will acknowledge receipt of Your complaint within 3 working days.

If the complaint relates to the insurance cover We will work with Great Lakes Australia to resolve the complaint. We will, provided We have sufficient information, complete the review within 15 working days. Where We are unable to do so, We will agree a new timeframe for responding to You. In any case, We will provide You with an update every 10 working days.

If You are a natural person or a small business, and You are not satisfied with the final decision, You may wish to contact the Financial Ombudsman Service Australia (“FOS”). The FOS is a free independent external disputes resolution service provided to customers to review and resolve complaints where We have been unable to satisfy Your concerns.

For further details you can visit their website www.fos.org.au or contact them:

GPO Box 3, Melbourne, VIC, 3001
1800 367 287 | info@fos.org.au

Cost of Insurance

When We calculate Your insurance premiums, We take into account the following factors:

1. the insured events which are covered;
2. the age of the animals;
3. the length of the period of cover; and
4. the Sum Insured.

› Important information (continued)

Words with special meaning

In this policy wording and Your Schedule there are words which have a special meaning. These words appear with a capital first letter. The meaning of these words is shown in the Definitions section on page 11 of this policy wording.

Jurisdiction

Should any dispute arise in relation to Your policy, it will be dealt with in the Australian state or territory where You purchased the policy, and in accordance with the laws of that Australian state or territory.

› Our agreement

When You have paid (or agreed to pay) the premium to Us, We will give You the cover described in this policy.

The policy consists of:

1. Your proposal;
2. this policy wording;
3. the Schedule.

From time to time and where permitted by law, We may change parts of the Policy. We will issue You with an endorsement or other document to update the relevant information except in limited cases. Any updates which are not materially adverse to You from the view of a reasonable person deciding whether to buy this insurance, may be found on the Rural Affinity's website at ruralaffinity.com.au. You can obtain a paper copy of updated information without charge by calling Rural Affinity or Your intermediary.

› The cover

This policy covers Livestock against Loss which occurs at the Situation during the period of cover.

Claims will be settled subject to the terms, exclusions and conditions of this policy.

The most We will pay is the market value of Your Livestock at the time of the Loss or the Sum Insured, whichever is the lesser, less any Excess.

› Who is covered?

The person or organisation named in the Schedule is covered under this policy. In the policy wording and Schedule, they are referred to as "You" or "Your".

To protect anyone else with rights over Your Livestock (such as a finance provider) You should have them named on Your Schedule.

No interest in this policy can be transferred or assigned without written permission by Us.

› Period of cover

Unless we have agreed otherwise, the period of cover will begin at the latter of:

1. 24 hours after 9.00am on the Acceptance Date shown on Your Schedule for Loss due to accident; or
2. 48 hours after 9.00am on the Acceptance Date shown on Your Schedule for Loss due to illness or disease.

The period of cover ends on the Expiry Date shown on Your Schedule.

> Optional Benefits

The following optional benefits only apply if noted on Your Schedule

Theft

Cover is provided for theft of Livestock.

The most We will pay is the market value of the affected Livestock or the Sum Insured, whichever is the lesser, less any Excess.

Loss of Use

The definition of Loss is extended to include permanent and total impotence, infertility or inability to perform natural service as a direct result of a disease, illness or accident involving violent external and visible means.

Cover for loss of use only applies if:

1. a period of three months has passed since the date of notification of the claim if the loss of use is due to illness or disease;
2. You produce satisfactory proof to Us regarding the condition of the Livestock.

The most We will pay is the market value of the affected Livestock or the Sum Insured, whichever is the lesser, less any salvage and less any Excess.

> Exclusions

This policy does not cover any claim arising directly or indirectly from:

1. war or warlike activities;
2. anything nuclear or radioactive;
3. Loss/es which occurred before the contract was entered into;
4. a deliberate act carried out by You or by any person acting with Your permission, except when it is to avoid or reduce Loss that would otherwise happen;
5. lawful seizure, confiscation, requisition or slaughter by an order of any government, public or local authority.
6. any act of Terrorism;
7. willful injury
8. Clostridial disease (Enterotoxaemia, Black Leg, Blacks Disease, Tetanus and Malignant Oedema) unless the Livestock has been vaccinated against these diseases;
9. Anthrax, Babesiosis, Brucellosis, Footrot, Johnes Disease, Pleuro Pneumonia, Tuberculosis, Blue Tongue, Rinderpest, Infectious Adeno Virus, Hepatitis, Foot and Mouth Disease or BSE (mad cow disease);
10. castration, inoculation, spaying or firing;
11. surgical operations, unless conducted by a Veterinarian and deemed necessary to preserve the life of the Livestock;
12. the administration of any medication unless by a Veterinarian or an experienced person acting under the direction of a Veterinarian;
13. transit by sea or air;
14. congenital defects or abnormalities; or
15. consequential loss.

No cover is provided if You, or a person acting under Your direction;

1. allow an animal with a contagious disease to enter the Situation or allow Livestock to come into contact with an animal that has a contagious disease or infection. This exclusion will not apply if You can prove that You were not aware and could not reasonably be expected to be aware that the animal had the disease or infection.
2. allow the Livestock to enter a contaminated shed or building or into a location where diseased or infected animals may have been. This exclusion will not apply if You can prove that You were not aware and could not reasonably be expected to be aware that the shed, building or location was contaminated.
3. fail to immediately, upon discovering that an animal has a contagious or infectious disease, take all reasonable action to separate and isolate the infected animal(s) from the Livestock. You must take all reasonable action to protect the health of the Livestock.

> Claims conditions

In the event of a claim

As soon as You become aware of any Loss that may result in a claim under this policy:

You must:

1. contact Us as soon as possible (within 48 hours), telling Us the time that the Loss occurred and the details of the Livestock involved;
2. complete Our claim notification form and give it to Us promptly;
3. take all reasonable steps to prevent further disease, illness, accident, injury or death of the Livestock;
4. at Your expense, have a post-mortem examination of the deceased Livestock conducted by a Veterinarian. The details of the examination are to be made available to Us.
5. give Us and Our representatives free access to assess any claim. At Our request, You must provide any information required to determine the value of the animals and any details of the injury or illness suffered.
6. try to get the details of any other person or property involved and details of any witness;
7. take all reasonable steps to recover any lost Livestock;
8. report to the police if You suspect arson, theft or willful injury to Livestock. You must do this as soon as possible;
9. tell Us the identity of anyone who has an interest in the Livestock;
10. tell Us about any other insurance which covers the Livestock.

You must not do or say anything which may disadvantage Our ability to make a recovery against any other person.

In the event of a claim, Rural Affinity can be contacted on (02) 9496 9300.

After Your claim is made

After we have paid a claim under this policy, We have the right to take over any legal right of recovery which You have. If We do this, it will be for Our benefit and at Our expense. You must not do anything that prevents Us from doing this and You must give Us any information or assistance We require.

If anybody compensates You after We have paid a claim for the Livestock, You must reimburse Us for that payment. You must do this as soon as the compensation is made.

› General conditions

If You do not follow these conditions, We may refuse to pay or reduce a claim by an amount that fairly represents the extent to which Our interests have been prejudiced.

Care and Protection

Reasonable care must be taken to ensure the protection and preservation of the Livestock at all times. You must provide the Livestock with sufficient food, water, care and shelter.

Cancelling the policy

By You

You may cancel the policy by writing to Us. We will refund the premium You have paid Us for the time remaining on the policy.

By Us

We have a right to cancel this policy under certain circumstances. If We cancel Your policy, We will inform You in writing and refund all premium You have paid Us for the time remaining on the policy.

> Definitions

Acceptance Date

Means the Acceptance Date listed on Your Schedule.

Expiry Date

Means the Expiry Date listed on Your Schedule.

Excess

Means the amount You must contribute in the event of a claim.

Livestock

Means the animals described on the Schedule

Loss

Means death resulting from accident, illness or disease. We will also cover death due to the humane destruction of the Livestock by a Veterinarian in order to prevent the incurable suffering of the Livestock.

Occurrence

An occurrence is any event, including continuous or repeated exposure to substantially the same general conditions which results in Loss during any continuous period of 72 hours and which commences during the period of cover.

Schedule

Means the document that contains details of the policy which are specific to You. If the policy is changed, We will give You an updated Schedule.

Situation

Means the place specified on the Schedule, while temporarily removed from that place or while in transit anywhere within Australia.

Sum Insured

Means the value per animal listed on the Schedule.

Veterinarian

Means a veterinary surgeon who is qualified and registered in Australia and who is not insured under this policy.

Terrorism

Means an act, including but not limited to the use of force, violence or the threat thereof, of any person or group(s) of people, whether acting alone or on behalf of or in connection with any organisation(s) or government (s), which from its nature or context is done for, or in connection with political, religious, ideological, ethnic or similar purposes including the intention to influence any government and/or to put the public, or any section of the public in fear.

We/Us/Our

Means RuraL Affinity acting under a binder as an agent of Great Lakes Australia.

You/Your

Means the person or organisation names in the Schedule as the insured.



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