



Livestock Insurance

May 2019 | Dunkeld, Victoria

> Product overview



> Animals able to be insured:

- Cattle (beef or dairy)
- Sheep (meat or wool)

> The cover:

- Death as a result of accident, illness or disease
- Humane destruction to prevent incurable suffering

> Optional Benefits:

- Loss of use
- Theft



› Underwriting

› **Livestock Insurance Application Card**

› **Identification**

› **Sum Insured**

(maximum \$50,000 per animal / \$1 million per situation)

› **Age**

- Cattle (6 months to 7 years)
- Sheep (6 months to 4 years)

› **Waiting Period**

› **Excess Options**

- Nil; or
- 20% of animal sum insured

› **Veterinary Inspection**



› Veterinary Inspection

- › **Animals with a sum insured greater than \$20,000**
- › **Bulls where cover is for loss of use – unless the animal was purchased at auction within the past 30 days**
- › **If the proposal indicates previous health problems**
- › **If the animal has been owned by the proposer for more than 12 months without insurance**

Questions

- › We welcome any questions you may have regarding Livestock Insurance and the information presented today by Rural Affinity.



Thank you

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