

LIVESTOCK POLICY
Product Disclosure Statement

Good people to know.



How the Livestock policy works

Date of preparation: 3 March 2009

About the insurer and WFI

The insurer for this Livestock policy is Wesfarmers General Insurance Limited (ABN 24 000 036 279) ("WGIL") whose contact details are:

Telephone: 1300 934 934

Post: Locked Bag 1,
Bassendean DC WA 6942

WGIL is an Australian Financial Services Licensee (AFSL No. 241461) authorised to issue, vary and cancel general insurance products and provide general financial product advice in relation to general insurance.

WFI is a trading name of WGIL.

WFI can be contacted on 1300 934 934 or via email at info@wfi.com.au.

Understanding the significant features and benefits

This Product Disclosure Statement contains Our Livestock policy. It provides details of the insurance cover You can take out with Us for the death of livestock and if You choose, for loss of use of Your bulls and rams.

To properly understand the significant features and benefits of the policy, You need to:

- read the
 - Important information (page 3)
 - General conditions (page 7)
 - General definitions (page 8)which apply to the policy
- read the policy wording - it tells You what the policy covers, what the policy does not cover, any additional benefits We provide, special conditions We apply and what We pay for a claim. There is an index at the front of the policy for easy reference.

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Important information

applying to this policy

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Our words

To make sure that You can readily understand Your rights and obligations We have written this document in plain English. For easy reference, We have capitalised the first letter of each word which We define in Our 'General definitions' which apply to words used in this document. This does not apply to headings. All of the other words in this document have the meanings set out in the Macquarie Dictionary (current edition), so that You can easily find out what they mean.

Applying for insurance cover

To apply for insurance cover, You must complete Our Proposal. When You do so, You must comply with Your duty of disclosure which We tell You about on this page. It is also important You understand how We manage Your personal information which We tell You about in Our Privacy information on page 6.

When We receive Your completed Proposal, We will consider the information You provide and inform You whether We are able to offer You insurance cover and the total premium You need to pay for Your policy if We do (see 'The cost of Your insurance' on this page).

Details regarding the cover and the Period of Insurance during which the policy will operate are recorded in the certificate of insurance We issue to You. You need to read it carefully to ensure You are happy with the cover provided and check that the details are correct. We suggest You keep the certificate of insurance and all policy documents in a safe place.

The agreement between You and Us

We only provide You with insurance under a policy for which We issue You with a certificate of insurance and only for the Period of Insurance shown on the certificate of insurance. The insurance is also subject to Our General conditions together with provisions shown on the certificate of insurance issued to You.

If a provision shown on the certificate of insurance is inconsistent with a provision contained in this policy then, to the extent of the inconsistency, the provision shown on the certificate of insurance prevails.

The cost of Your insurance

We determine the base premium by considering a number of criteria.

When You apply for insurance We ask You to provide information about Your personal risk situation relevant to the policy such as:

- the animal(s) being insured;
- the type(s) and amount(s) of cover You require, excess levels and the period for which You want the cover (where this is optional); and
- Your relevant claims and insurance experience.

Factors that increase the risk to Us generally increase the premium (e.g. higher sums insured or a high claims experience) and those that lower the risk generally reduce the premium payable (e.g. lower sums insured, higher excesses or low claims experience).

If You have any queries about this You can ask Us when You apply for insurance.

Your premium also includes amounts that take into account Our obligation (actual or some cases estimated) to pay any relevant compulsory government charges, taxes or levies (e.g. Stamp Duty, GST and Fire Services Levy) in relation to Your policy.

We show the amounts on Your certificate of insurance. Where We are required to pay an estimated amount (e.g. for a Fire Services Levy) based on criteria set by the government, We allocate to the policy Our estimate of the amount We will be required to pay. We may over or under recover in any particular year, but We will not adjust Your premium because of this. You can obtain further information on Our website www.wfi.com.au

We tell You when You apply for insurance how and when the premium (i.e. total amount payable) needs to be paid. It is a term of Your policy that You pay the premium to Us by the time required by Us.

Excess (Your contribution)

An excess is the first part of any claim on a policy which You must pay. The amount We must pay under the policy is reduced by the amount of the excess. You only have to pay an excess if it is mentioned in the policy or shown on the certificate of insurance.

Sometimes We introduce or increase an excess on renewal of a policy. We

generally do this because of rising claim numbers and costs and to minimise any increase in premium that would otherwise be required to cover those rising claim numbers and costs. We show the new excess on the certificate of insurance that We issue to You confirming cover.

Your duty of disclosure

What You must tell Us before We issue a policy to You for the first time

Before considering whether to issue a policy to You, We need Your answers to the questions set out in Our Proposal. When answering the questions in Our Proposal, You must be honest and You have a duty under law to tell Us everything known to You and which a reasonable person in the circumstances would include in answer to the questions.

We will use the answers in deciding whether to insure You and anyone else to be insured under the policy and if so, on what terms.

What You must tell Us before We renew, vary, extend, replace or reinstate Your policy

In these situations, We do not typically ask You to complete a Proposal.

When You ask Us to renew, vary, extend, replace or reinstate Your policy, You must tell Us before We do so about every matter known to You, which You know or a reasonable person in the circumstances could be expected to know, is relevant to Our decision whether to insure You and if so, on what terms. At the very least, if something has changed since the policy was first issued and You would now answer any of the questions set out in the original Proposal differently, then You must tell Us about the change.

What You do not need to tell Us

When applying for a policy for the first time or for Your policy to be renewed, varied, extended, replaced or reinstated, You do not need to tell Us about any matter that:

- diminishes Our risk
- is of common knowledge
- We know, or in the ordinary course of Our business as an insurer, ought to know
- We tell You in writing We do not need to know.

Who needs to tell Us

Everyone who is shown on the certificate of insurance as an insured must comply with the duty of disclosure. If You provide information on behalf of another insured, it is as if they provided that information to Us.

What happens if an insured does not comply with the duty of disclosure

If an insured does not comply with the duty, We may reduce or refuse to pay a claim, or cancel the policy. If fraud is involved, We may treat the policy as if it never came into existence and accordingly pay nothing for any claim You may otherwise have had on the policy.

If You are not sure whether or not to tell Us something, it is best to tell Us.

Utmost good faith

The law requires each of us to act towards the other with utmost good faith (fairly, openly and honestly) in the performance of the policy and in the making and handling of claims under the policy.

Jurisdiction

This policy is governed by and will be construed in accordance with the laws of Australia and the parties agree to submit to the jurisdiction of the courts of Australia.

GST on claims

The sums insured, limits of indemnity and other limits in Your policy are inclusive of any GST that may be payable. This means You must take GST into account when determining the appropriate amounts You want to insure for.

If We settle Your claim by making a payment to You, We will reduce the amount of Our payment by the amount of any input tax credits to which You would be entitled if You made an acquisition to replace the animal which is the subject of the claim. However, the actual amount We pay You will not exceed the amount of the relevant sum insured, limit of indemnity or other limit in Your policy for the animal.

If You register or are registered for GST You are required to tell Us Your entitlement to an input tax credit on Your premium.

If You do not disclose or if You understate Your entitlement, You may be liable for GST on settlement of the claim. This policy does not cover You for this GST liability or for any fine, penalty or charge for which You may be liable.

Dishonest claims

If You make a dishonest claim, We can refuse to pay it. We may also cancel the policy.

Keep up to date records of insured animals

To help Us to process any claim You may have, make sure You keep a record or evidence of ownership, value and detailed description of all insured animals.

Changing the terms of the policy

You may ask Us to change a term of the policy. If We agree, We confirm the change in writing.

Your cooling-off right

If You wish to reconsider Your decision to insure with Us, please contact Us to discuss Your concern. If You decide not to proceed, You can exercise a cooling-off right by notifying Us in writing within 14 days of receiving the certificate of insurance that You want to do this. If You do this and You have not made a claim and nothing has happened which would entitle You to make a claim, We will fully refund the premium You paid to Us.

When You can cancel

You can cancel Your policy at any time by writing to Us requesting cancellation. If You cancel, other than under 'Your cooling-off right', We refund the premium less an amount which covers the period for which You were insured, reasonable administrative costs relating to the issue and cancellation of the policy and any government taxes or duties We cannot recover.

However, if You have made a claim or are entitled to make one under Your policy:

- there is no return of premium for any unused portion; and

- We may deduct from any claim payment premium already refunded to You.

We do not refund premium if the certificate of insurance specifically says there is no refund of premium.

When We can cancel

We may cancel a policy as allowed by the Commonwealth Insurance Contracts Act 1984. We give You a notice in writing.

If We cancel, We refund the premium less an amount to cover the period for which You were insured.

Code of Practice

We have adopted the General Insurance Code of Practice developed by the Insurance Council of Australia. The Code is a self regulatory code for general insurers in Australia. We embrace the objectives of the Code to raise standards of practice and service in the general insurance industry.

Our Complaints Handling Procedures

To access Our Complaints Handling Procedures, simply contact Your local WFI Area Manager, Client Service Team or the Claims Officer handling Your claim. If You have a complaint, We will do everything possible to resolve the matter on Your initial contact with Us. If a complaint is not resolved, We will treat it as a dispute and will enter it into Our 'Internal Dispute Resolution' process. The complaint will then be considered by a designated Internal Dispute Resolution Officer of Wesfarmers General Insurance Limited with the appropriate experience, knowledge and authority to deal with it.

Details of Our 'Complaints Handling Procedures' are set out in Our brochure 'Handling Complaints and Dispute Resolution Our Commitment to You' and in Our 'Privacy' brochure. The brochures tell You how to access Our 'Complaints Handling Procedures'. You can contact Us for these brochures or access them online at www.wfi.com.au

If We are unable to resolve Your complaint through Our 'Complaints Handling Procedures', You may be able to have Your complaint dealt with by the Financial Ombudsman Service Limited, which is a free, independent and impartial external dispute

resolution service. Its contact details are as follows:

Financial Ombudsman Service
Telephone: 1300 78 08 08
Post: GPO Box 3, Melbourne,
Victoria 3001
Website: www.fos.org.au
Email: info@fos.org.au

If Your complaint is to do with a privacy issue, You may refer it to the Federal Privacy Commissioner.

Privacy

We are committed to meeting Our privacy obligations to You under the Commonwealth Privacy Act 1988. We collect Your personal and other information to carry out Our various business functions or activities, including deciding whether to provide You with insurance cover and when We do, managing Our rights and obligations under that cover. We also collect Your information so that We and Our related companies and business alliance partners can offer You services and products that We believe may be of interest to You. However, You can opt out of receiving such communications.

We only disclose information to someone outside Wesfarmers General Insurance Limited where:

- necessary for the above purposes (e.g. to a risk or claims assessor or investigator, lawyer, reinsurer, agent, sales associate, market research organisation or business alliance partner)
- a lawful exception applies (e.g. to lessen or prevent a serious and imminent threat to a person's life, health or safety)
- You consent to Us doing so.

If You do not provide this information, We may not be able to provide You with the services You require.

Where You give Us personal information about another person, You must be authorised to provide that information and agree to inform them of the information contained within this privacy notice.

You can seek access to Your personal information and require Us to correct it if it is inaccurate, incomplete or out of date. For further information, read Our brochure 'Privacy', or visit Our website at www.wfi.com.au

General advice warning

Any advice We or Our representatives provide is general advice only and does not take into account Your personal objectives, financial circumstances or needs. Before You decide to acquire this policy, You should carefully read this document and consider the appropriateness of the policy having regard to Your objectives, financial situation and needs.

Information about Our Product Disclosure Statement (PDS)

Only the parts of this document relevant to insurance cover provided to You as a 'retail client' as defined under the Commonwealth Corporations Act 2001 and any other documents We tell You are included, make up Our PDS. Information in Our PDS may need to be updated from time to time. You can obtain a paper copy of any updated information without charge by contacting Us. If the update is to correct a misleading or deceptive statement or omission that is materially adverse from the point of view of a reasonable person deciding whether to acquire the cover, We will provide You with a new PDS or a supplementary PDS.

Other documents may form part of Our PDS. Any such documents will include a statement identifying them as part of this PDS.

Contacting Us

We are happy to help You with any enquiries You have about this policy or the extent of Your insurance cover or to confirm any policy transaction. Please feel free to contact Us at any time.

General conditions

applying to this policy

What You must do when You have a policy

You must:

- ensure that stallions are not turned loose with mares or other animals
- ensure that when stallions are not in use or travelling, they are kept in a stable or an enclosed yard or paddock and are fed daily
- take reasonable care to keep the insured animals healthy
- take reasonable care to prevent Your bulls or rams from becoming Impotent (if You have taken out insurance cover for loss of use of bulls or rams)
- comply with the requirements of legislation and of a government or statutory authority
- permit Us at any time during the Period of Insurance, and on reasonable notice, to inspect the insured animals and the place at which they are kept
- tell Us immediately if:
 - there is, or You know there will be, any material change in the nature of the risk. We may cancel or change the terms on which We are prepared to offer or continue cover if this occurs
 - You no longer have an interest in an insured animal
 - You take out any other insurance which covers an insured animal.

What You must do if an insured animal dies

If an insured animal dies, You must:

- not interfere with or dispose of the carcass of the animal until 24 hours after You have notified Us of its death
- allow Us to inspect the carcass
- if We reasonably request You to do so, have a qualified veterinary surgeon carry out a post-mortem examination of the animal. We will pay for this cost.

Claims

What You must do

If You are making a claim or an event happens that might lead to You making a claim, You must:

- tell Us about the event within 12 hours of it occurring
- tell the police immediately if a criminal act might be involved
- give Us any information and help We may need in handling a claim and
- send Us any correspondence You receive about the event without delay.

If You are making a claim please contact Your local WFI Area Manager or Client Service Team.

If You are making or intend to make a claim:

- for the death of an animal with a market value in excess of \$10,000, You must give Us a certificate from a qualified veterinary surgeon confirming the animal is dead and indicating when and how the animal died

- for the loss of use of a bull or ram, You must give Us a certificate from a qualified veterinary surgeon confirming that the animal is Impotent and indicating approximately when and how it became Impotent
- for the death of an animal or for the loss of use of a bull or ram, You must authorise a veterinary surgeon that attended at the death of the animal or on it becoming Impotent to provide Us with any information We require or access to any samples he or she has, relevant to the claim.

What We may do

If We pay a claim, We have the right to proceed in Your name against any Person responsible for the death of the animal or it becoming Impotent. We take this action at Our own expense. You must not do anything which limits Our right to do so.

What can affect Your entitlements

We may decline or reduce the amount of any claim or refuse to indemnify You, if You enter into an agreement which excludes or limits Our right to recover damages or a contribution from another Person.

If You do not do what You are obliged to do under Your policy, We may refuse to pay a claim or any part of it.

General definitions

applying to words We use in this document

Act of Terrorism means an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, 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 or similar purposes including the intention to influence any government and/or to put the public, or any section of the public, in fear.

Impotence means an animal's state of being Impotent.

Impotent means permanently:

- impotent; or
- infertile; or
- incapable of natural service.

Impotent By An Accident refers to an accident which occurs in Australia during the Period of Insurance and:

- causes the bull or ram to become Impotent solely and directly and independently of any other cause; and
- is directly caused by violent external and visible means.

Period of Insurance means the 'Period of Insurance' shown on the certificate of insurance.

Person means a natural person, firm, company, partnership or incorporated association.

Proposal means the documents in which We ask You questions relating to Your application to Us for insurance cover under this policy.

We, Us, and Our means Wesfarmers General Insurance Limited.

You, Your and Yourself means the Person or entity shown on the certificate of insurance as the insured.

If 2 or more Persons or entities are shown, You means each of them jointly and separately, subject to Our total liability not exceeding the sums insured or limits of liability described in this policy. Each of the insured is responsible for the completeness and accuracy of information in any Proposal forms, documents, statements or claims supplied by any one of them. Each one is also obliged to comply with the terms of a policy.

Your Family means Your:

- spouse or de facto; and
- unmarried children; and
- parents and the parents of Your spouse or de facto who live with You permanently; and
- student children boarding at school, college or university.

Livestock policy

The General conditions on page 7 apply to this policy.

The General definitions on page 8 apply to words used in this policy.

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The types of cover We offer

We offer 3 different types of insurance cover:

- for the death of an animal
- for the loss of use of Your bull or ram by accident
- for the loss of use of Your bull or ram by accident or disease.

The extent of the insurance depends on the type of cover taken out. This is shown on the certificate of insurance.

Section 1: the insurance for the death of an animal

This policy insures You against the death of an animal if:

- the animal is shown on the certificate of insurance and the risk shown on the certificate of insurance for that animal is 'Livestock mortality'; and
- during the Period of Insurance, the animal is normally kept at the location shown on the certificate of insurance; and
- the animal belongs to You when it dies; and
- its death is directly caused by an accident which occurs in Australia during the Period of insurance or a disease contracted by the animal in Australia during the Period of Insurance.

Section 2: the insurance for the loss of use of a bull or ram by accident only

This policy insures You against the loss of use of a bull or ram as a result of it becoming Impotent By an Accident if:

- the animal is shown on the certificate of insurance and the risk shown on the certificate of insurance for that animal is 'Livestock mortality (including loss of use by accident)'; and
- during the Period of Insurance, the animal is normally kept at the location shown on the certificate of insurance.

Section 3: the insurance for the loss of use of a bull or ram by accident or disease

This policy insures You against the loss of use of a bull or a ram as a result of it becoming Impotent By An Accident or if its becoming Impotent was directly caused by a disease contracted in Australia during the Period of insurance, but only if:

- the animal is shown on the certificate of insurance and the risk shown on the certificate of insurance for that animal is 'Livestock mortality (including loss of use by accident or disease)'; and
- during the Period of Insurance, the animal is normally kept at the location shown on the certificate of insurance.

What is not insured under any section of this policy

This policy does not insure You against:

- 1 the death of an animal if the death is directly or indirectly caused by or arises out of:**
 - elective castration, except as provided under the additional benefit 'Death of a stallion as a result of elective castration' on page 11
 - its mating, gestation or giving birth, except as provided under the additional benefit 'Death of a mare as a result of foaling' or 'Death of a cow as a result of calving' on page 11.
- 2 the death or loss of use of an animal**
 - if at the commencement of the Period of Insurance the animal was not healthy or it was reasonably likely to die or become Impotent during the Period of Insurance
 - if it was slaughtered or destroyed without Our prior consent unless:
 - a qualified veterinary surgeon certifies that for humane reasons, it was reasonable to slaughter or destroy the animal as a matter of urgency; or
 - the animal was slaughtered or destroyed in compliance with the provisions of any legislation or order of a public authority
 - if the death or loss of use is directly or indirectly caused

by or arises out of:

- the animal being used for a purpose other than the purpose described in answer to questions in Our Proposal
- artificial insemination
- electro-ejaculation
- its contracting anthrax or any transmissible spongiform encephalopathy (including bovine spongiform encephalopathy - 'mad cow disease' - or scrapie), avian influenza ('bird flu'), babesiosis ('tick fever'), brucellosis, foot and mouth disease, footrot, john's disease, pleuro pneumonia, rinderpest, swine fever, tuberculosis or any strain or mutant variation of any of these
- the animal being:
 - * inoculated
 - * neglected, mistreated or abused
 - * carelessly or unskilfully treated
 - * operated on
 - * deliberately poisoned
- war or other act of foreign enemy (whether war is declared or not), revolution or other civil disturbance or commotion, confiscation, nationalisation or requisition of property by a government or statutory authority
- radioactivity, nuclear fuel, material or waste, or nuclear fission
- if the death or loss of use was deliberately or wilfully caused by:
 - You or a member of Your Family
 - anyone with whom You live
 - anyone living at or invited onto the location shown on the certificate of insurance
 - anyone with Your consent
 - anyone entitled to benefit under this policy.
- 3 the death or Impotence of an animal directly or indirectly caused by or arising out of or in connection with an:**
 - Act of Terrorism; or
 - action taken to control, prevent or suppress or attempt to

control, prevent or suppress an Act of Terrorism.

If an event happens in Australia and that event is determined by the Minister responsible for the Commonwealth Terrorism Insurance Act 2003 to be a “declared terrorist incident” under that Act, We will not apply this terrorism exclusion unless the Act of Terrorism was directly or indirectly caused by, contributed to by, resulting from, or arising out of or in connection with biological, chemical, radioactive, or nuclear pollution or contamination or explosion.

What We pay

Death of an animal

We pay You the market value of the animal at the time of its death, up to the sum insured shown on the certificate of insurance for that animal.

If the animal was slaughtered or destroyed in compliance with the provisions of any legislation or order of a public authority and You have been paid or are entitled to be paid compensation under that legislation or order, the amount We have to pay under this policy is reduced by the amount of that compensation. If You receive that compensation after We have paid You under this policy, You must refund what We have paid You to the extent of the other compensation You receive.

Loss of use of a bull or ram

We pay You the market value of the bull or ram up to the sum insured shown on the certificate of insurance for the bull or ram at the time immediately before it became Impotent less its market value upon it becoming Impotent.

If You have been paid or are entitled to be paid compensation under a ‘guarantee of fertility’ because the bull or ram became Impotent, the amount We have to pay under this policy is reduced by the amount of that compensation. If You receive that compensation after We pay You under this policy, You must refund what We paid You to the extent of the other compensation You received.

Additional benefits

Cost of successfully saving an insured animal or unborn foal

This policy is extended to insure You

against the reasonable veterinary fees You incur in successfully saving an animal or an unborn foal from the immediate threat of death if We would have been obliged to pay You under this policy if the animal or unborn foal had died.

We pay up to 10% of the amount We would have had to pay if the animal had died.

Death of a cow as a result of calving

This policy is extended to insure You against the death of a cow directly caused by calving if:

- the cow is shown on the certificate of insurance and the risk shown on the certificate of insurance for that cow is ‘Livestock mortality (including calving risk)’; and
- the cow dies during the Period of Insurance but not within 3 days of the commencement of the Period of Insurance. There is no 3 day waiting period if this is a renewed policy.

We pay:

- the market value of the cow immediately prior to her being serviced or the sum insured shown for the cow on the certificate of insurance, whichever is less; and
- up to 10% of the amount We have paid or agreed to pay You under the bullet point above towards the reasonable veterinary fees You incur in attempting to save the cow.

Death of a mare as a result of foaling

This policy is extended to insure You against the death of a mare directly caused by foaling if:

- the mare is shown on the certificate of insurance and the risk shown on the certificate of insurance for that mare is ‘Livestock mortality (including foaling risk)’; and
- the mare dies during the Period of Insurance but not within 3 days of the commencement of the Period of Insurance. There is no 3 day waiting period if this is a renewed policy.

We pay:

- the market value of the mare immediately prior to her being serviced or the sum insured, whichever is less; and
- up to 10% of the amount We have paid or agreed to pay You under the bullet point above towards the reasonable veterinary fees You incur in attempting to save the mare.

Death of a stallion as a result of elective castration

This policy is extended to insure You against the death of a stallion directly caused by elective castration if:

- the stallion is shown on the certificate of insurance and the risk shown on the certificate of insurance for that stallion is ‘Livestock mortality (including castration risk)’; and
- the castration is performed by a qualified veterinary surgeon in Australia during the Period of Insurance; and
- at the time the castration is performed, the stallion is free from scrotal hernia and the surgeon can ascertain by touch that the organs are in the scrotum.

We pay:

- the market value of the castrated stallion immediately prior to it being castrated or the sum insured shown on the certificate of insurance for the stallion, whichever is less; and
- up to 10% of the amount We have paid or agreed to pay You under the bullet point above towards the reasonable veterinary fees You incur in attempting to save the stallion.

Death of an unborn foal

This policy is extended to insure You against the death of an unborn foal if:

- the mare of the foal is shown on the certificate of insurance and the risk shown on the certificate of insurance for that mare is ‘Livestock mortality (including unborn foal risk)’; and
- the mare does not die or abort the unborn foal within 3 days of the commencement of the Period of Insurance. There is no 3 day waiting period if this is a renewed policy; and
- the unborn foal dies during the Period of Insurance, but not within 3 days of the commencement of the Period of Insurance. There is no 3 day waiting period if this is a renewed policy.

We pay the service fee of the mare for that unborn foal. We:

- do not pay the value of the unborn foal

- pay up to the market value of the mare immediately prior to her being serviced or the sum insured shown on the certificate of insurance for the mare, whichever is less.

We also pay up to a maximum of 10% of the amount of the service fee towards the reasonable veterinary fees You incur in attempting to save the unborn foal.

Special condition

No reinstatement of sum insured following the death of an animal

If a sum insured is shown on the certificate of insurance for an animal and We pay the amount of that sum insured for a claim for the death of that animal, that sum insured is not reinstated.

Contact Us

NSW (02) 6363 7195

QLD (07) 3721 5100

SA (08) 8373 9200

TAS (03) 6331 5022

VIC (03) 9342 1200

WA (08) 9273 5333

Or call **1300 934 934**
for your local office

www.wfi.com.au

Head Office

184 Railway Parade
Bassendean WA 6054



WFI is a trading name of Wesfarmers
General Insurance Limited
ABN 24 000 036 279
AFSL 241461