AVAILABLE THROUGH YOUR RMA NETWORK AGENT

Livestock in Transit Insurance.

Insurance for livestock on the move.



Whether you are buying, selling or moving livestock between properties, Livestock in Transit insurance provides cover for a range of risks associated with transporting your livestock across Australia. Cover only applies once it has been arranged and confirmed for your livestock movement.

Key limits

$5,000
Livestock: any one animal. Subject to the maximum event limit.

$35,000
Registered pedigree breeding livestock: any one animal. Subject to the $350,000 event maximum.

$350,000
Any one loss or series of losses arising from one event.

Nil
Excess for each claim or occurrence.

These are maximum policy limits, not guaranteed settlement amounts. Settlement remains subject to the applicable policy terms and basis of valuation set out in the policy wording and schedule.

What is covered?

Insured events are subject to the policy wording. Livestock must be in a reasonable state of health and fit for transport.

Death, physical injury & humane slaughter: Death or physical injury to your insured livestock during the insured transit, including slaughter for humane reasons. Cover can also apply where an authorised official orders slaughter because an animal is uncontrollable and considered a danger to public safety.

Escape, theft & non-delivery: Escape and disappearance of your insured livestock from an accident site involving the conveying vehicle, as well as theft, pilferage and non-delivery. Where theft occurs, police must be notified as soon as possible.

Strikes, riots & civil commotion: Death, physical injury or slaughter of your insured livestock arising from strikers, locked-out workers, people taking part in labour disturbances, riots or civil commotion.

Wilful acts by third parties: Loss arising from a wilful act of a third party, provided the act occurred without your prior knowledge or connivance.

General average & salvage contribution: General average sacrifice and/or salvage contribution you are required to pay under a bill of lading or similar document.

Scope of cover

Interest insured: livestock belonging to you, or for which you have assumed responsibility during transit.

Voyages: transit within Australia, including movement on foot incidental to transit, or loading or unloading in preparation for transit.

Conveyances: transit via sea, road, rail, air or your own vehicles.

Basis of valuation: as per policy wording.

Additional benefits

These benefits only apply following a claim under the policy for which the insurer has agreed to indemnify you. They are subject to the policy terms and do not apply on their own.

Injured livestock: The cost of agisting physically injured livestock to bring them back to their condition prior to the loss, or the agreed depreciation in value if they are sold as injured livestock.

Mustering: The cost of mustering animals, up to 25% of the sum insured of the livestock involved, calculated in accordance with the policy.

Clean-up & disposal: Clean-up and disposal costs at an accident site where you are legally or contractually required to pay those costs, up to $50,000 for any one accident or series of accidents arising during any one insured transit.

Additional freight & salvage: Additional freight or salvage charges required to remove livestock from an accident site, including the cost of transporting them to their intended destination or returning them to the place from which they were dispatched.

Minimising further loss: Reasonable costs paid to avoid or minimise further death or injury to the livestock.

Carrier insolvency or financial default: Where the insured transit is interrupted or terminated because of the insolvency or financial default of the carrier, extra freight costs to forward the livestock to their intended destination or return them to the place from which they were dispatched, up to 10% of the sum insured of the livestock, calculated in accordance with the policy.

Terrorism clause: Where loss, damage, liability or expense to insured livestock arises from Terrorism, cover is conditional on the livestock being in the ordinary course of an insured transit.

Livestock in Transit Insurance

When cover starts

When cover starts depends on why your livestock are being moved:

Purchased at auction or online auction: cover commences from the time ownership is acquired.

Sent to auction: cover commences when each animal enters the conveyance or its loading ramp for the commencement of the insured transit.

Sold privately: cover commences when each animal enters the conveyance or its loading ramp for the commencement of the insured transit.

Purchased privately: cover commences when each animal enters the conveyance or its loading ramp for the commencement of the insured transit.

Moved for agistment or consignment to an abattoir: cover commences when each animal enters the conveyance or its loading ramp for the commencement of the insured transit.

While livestock are in transit

Insurance continues during the ordinary course of transit and for up to seven days whilst the insured livestock are being transhipped or are being spelled. If the insured livestock are not sold, cover continues during the return transit to your property.

When cover ends

When cover ends depends on the destination of the transit:

Auction or online auction: cover ends at the fall of hammer.

Abattoir: cover ends from the time the animals are positioned on the weighing scales following discharge from the conveying vehicle, and will not extend beyond 72 hours after arrival of the conveying vehicle at the abattoir.

Feed lots: cover ends from the time the animals enter the preparation feed lot.

All other destinations: cover ends from the time each animal is unloaded into the paddock at the final destination, and will not extend beyond 48 hours after arrival of the conveying vehicle at the final destination.

Drought-declared areas

Additional inspection and declaration requirements apply to livestock being transported from drought-declared areas, including confirmation that the livestock have been inspected and are fit for travel. Contact your participating RMA Network Agent before transport to confirm these requirements.

Exclusions

Key exclusions include:

- Bloodstock, being Thoroughbred (pedigree) horses bred and kept for racing or breeding for racing
- Loss of market or consequential loss
- Failure to pass tests or examinations, inoculation and its after effects
- Slaughter due to infectious disease at government or authority direction
- Loss of fetus
- Loss of use of any description
- Shortage or disappearance discovered during periodic stock take
- Cost of fumigation and quarantine

This is not a complete list. Review the policy wording for the full terms, conditions and exclusions.

Claims

If your livestock are injured, lost or involved in an incident during an insured transit, contact your RMA Network Agent as soon as possible. Your Agent will guide you through the next steps.

Where applicable, retain the following information to support your claim:

- Veterinary reports
- Photographs and other supporting evidence
- Transport and livestock movement records
- Police report or reference number where theft occurs
- Any other relevant supporting documentation

When is a claim form required?

- Claims over $4,000 for sheep
- Claims over $10,000 for cattle
- Any claim involving a road accident
- Any claim involving theft

Claims are assessed in accordance with the terms and conditions of the policy.

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Moving livestock?

Arrange your insurance before they travel.

Contact your participating RMA Network Agent for information about arranging Livestock in Transit insurance for your next livestock movement. Your Agent is your first point of contact.

View cover and policy documents

Policy documents and resources

NTI Livestock Policy Wording

NTI Transit Insurance Schedule

MLA Fit to Load video

General advice warning: The information in this brochure is general and does not take into account your objectives, financial situation or needs. Consider whether the information is appropriate for you. Cover is subject to the terms, conditions, limits and exclusions of the relevant policy wording and schedule. Contacting an Agent or purchasing livestock does not by itself arrange cover. Review the relevant policy documentation before making a decision.

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