Declaration

Must be completed by the applicant.
I / we declare that:

a) In the last 5 years, have you or any partner or director been declined insurance or had a special condition imposed? ☐ Yes ☐ No

b) In the last 5 years have you been declared bankrupt or involved in a business which has been declared bankrupt, become insolvent or subject to voluntary administration? ☐ Yes ☐ No

c) Have you been convicted of or charged with an offence involving fraud, dishonesty, arson, intentional damage or other criminal offences? ☐ Yes ☐ No

d) Have you had a claim or loss incident, or are you aware of a loss incident or claim yet to be notified, relating to any of the sections selected? ☐ Yes ☐ No

e) Has there been any evidence of contagious or infectious disease at the farm where the animal(s) is/are kept or neighbouring farms in the last 5 years? ☐ Yes ☐ No

I confirm that the sum proposed for insurance represents their full value and is no more than the purchase price. ☐ Yes ☐ No

I understand that Underwriters have relied on information within this document. I understand that I must take care when answering any questions asked by the Underwriters by ensuring that all information provided is accurate and complete. ☐ Yes ☐ No

Important: If you have answered 'Yes' to any of questions (a) to (e), or 'No' to either of the two confirmation statements, your application must be referred to Allstate for underwriting review before cover can be arranged.

By signing, I/we:

- have viewed the Policy Wording and agree to accept the insurance subject to its terms, conditions and limitations, including the general conditions.
- have read the Important Information relating to this cover within this brochure.
- declare everything to be true and correct, and have not withheld any relevant information.

Signature _____ Date _____

RMA-STUD-CLIENT-TRIFOLD I Version 1.0 I November 2026

Important information

- Give your completed tear-off panel, sale catalogue and animal details to your authorised RMA Network Agent. The Agent uses these details to complete the formal quote/application.
- The proposed sum insured does not guarantee a purchase-price payout. Valid claims are settled on market value, up to the sum insured, subject to the policy.
- **Age acceptance:** all animals over 3 months; cows under 8 years; bulls, ewes, rams and goats under 4 years.
- **When cover starts:** Allstate must accept the application. Check the insured period on your certificate. A new policy starts only after Allstate receives the premium. Waiting periods and exclusions apply. Completing this brochure does not bind cover.
- **Duty of Disclosure:** Tell Allstate what you know, or could reasonably be expected to know, that may affect acceptance or terms. Read the full duty in the Allstate Policy Wording.
- **Privacy:** Allstate and RMA Insurance Brokers follow the Privacy Act 1988. Their privacy policies are available on their websites.
- **Cancellation:** Request cancellation in writing. A refund for the remaining insured period may have deductions. Full terms are in the Allstate Policy Wording.
- **Complaints:** Contact RMA Insurance Brokers for assistance. The Allstate Policy Wording explains the insurer's process and AFCA access (afca.org.au, 1800 931 678).
- **Code of practice:** Lloyd's follows the General Insurance Code of Practice under agreed arrangements. See the Allstate Policy Wording for details.

Who is Allstate?

Allstate Underwriting Agencies Pty Ltd (ABN 51 121 066 180, AR No. 000306153) is an authorised representative of Allstate Insurance Pty Ltd (ABN 82 073 267 053, AFSL 239010). As a Lloyd's coverholder, Allstate arranges and administers this insurance and handles claims under a binding authority. Allstate acts for the insurers, not you.

Who is the insurer?

This insurance is underwritten by certain underwriters at Lloyd's. Lloyd's is an insurance and reinsurance market authorised to write Australian insurance business under the Insurance Act 1973 (Cth).

General information only. It does not take into account your objectives, financial situation or needs. Read the Allstate Policy Wording (28 February 2024), certificate and any endorsements before deciding.



rma Insurance Brokers

rma network.
Independent Livestock & Property Agents

Stud Stock Insurance.

Mortality and transit cover, with optional loss-of-use cover for valuable breeding and performance stock.

0–25%
EXCESS OPTIONS

Included
THEFT COVER

Up to $80,000*
COVER PER ANIMAL

6 or 12 months
COVER TERM OPTIONS

*Over $80,000 will be referred to Allstate for underwriting review and acceptance.

Rates expire 30 June 2027

Available through your RMA Network Agent.

Arranged through RMA Insurance Brokers.
rmainsurance.com.au

Insura Broking Group (Aust) Pty Ltd T/as RMA Insurance Brokers, AR No. 1267581, is a Corporate Authorised Representative of McCormick Harris & Associates Pty Ltd, AFSL 238979.

Core benefits

Mortality insurance
Valid claims for death or humane destruction caused by accident, injury, illness or disease are settled on market value at loss, up to the sum insured.

Transit insurance
Covers death or humane destruction caused by accident or injury while loading, transporting or unloading by road within Australia.

Fall of hammer extension
Extends cover to auction purchases from the fall of hammer through transit.

Theft – automatic inclusion
Automatically included at no extra cost, pays market value, up to the sub-limit shown on the certificate, for proven theft of an animal from the insured location. Police report required as soon as reasonably possible.

Optional extensions

Loss of Use – Ext 1
Cover for permanent and total infertility or incapacity for natural service caused by accidental, externally visible injury at the insured location, subject to the policy.
- Animal must have already proven fertile in its first breeding season
- 12-week recovery window before a claim is assessed

Loss of Use – Ext 2
The broader Loss of Use option, same permanent infertility trigger as Extension 1, but also responds to illness and lameness, not injury alone.
- Proven fertility and a minimum 12-week recovery period are required
- Excludes faulty semen, congenital defects and venereal infection

Death from elective castration
An optional extension for death from vet-performed elective castration, where selected on the certificate and subject to the policy's conditions.

What is not covered?

- Pre-existing conditions
- Bushfire/grassfire in the first 48 hours
- Flood, unless specifically included
- Pandemic or epidemic, or fear/threat of one
- Infectious & contagious disease, foot & mouth, avian influenza, brucellosis, anthrax and similar
- War, terrorism, riots & civil commotion
- Cyber, use, misuse or failure of an application, process or software
- Radioactive, chemical, biological or electromagnetic weapons
- Wilful, dishonest, fraudulent or criminal acts
- Unapproved alteration to risk, new activity, change of interest, insolvency
- Intentional or economic slaughter (humane destruction still covered)
- Non-emergency surgery, subject to specified exceptions; medication not meeting the policy requirements
- Failure to provide proper care, or malicious/wilful injury
- Loss of foetus or death of an offspring
- Signs not first observed, or a vet not promptly appointed
- Mortality due to lameness/illness in the first 14 days of a new policy; injury mortality in the first 72 hours, with specified exceptions
- Loss-of-use waiting periods differ: see the selected extension in the policy wording
- New herd animals not quarantined 14 days
- Poisoning by the insured, family, employees or agents

This is a summary, not a complete list. Cover is subject to the Allstate policy wording, certificate and endorsements.

Insuring your stud stock?

Contact your participating RMA Network Agent for information about arranging cover.

View cover and policy documents

Scan to access further information and the Allstate policy wording.

rmainsurance.com.au

Ready to insure your stud stock?

Tick your preferred cover and list the animals below. Complete the declaration on the reverse and give the tear-off panel to your authorised RMA Network Agent to request a quote.

Category ☐ **Bulls** ☐ **Cows** ☐ **Rams** ☐ **Ewes** ☐ **Goats** ☐ **Other**

PLEASE TICK AS APPLICABLE	6 MO	12 MO
Mortality only	☐	☐
Mortality + Loss of Use, Accident only	☐	☐
Mortality + Loss of Use, Accident & Illness	☐	☐

Excess (circle) **0%** **10%** **15%** **20%** **25%**

Provide the sale catalogue and animal details. Your Agent will confirm any veterinary documentation required.

DATE:

SALES VENUE:

INSURED NAME:

ADDRESS:

EMAIL:

ABN: **PHONE:**

LOT	DOB	BRAND/TATTOO	SUM INSURED

Please complete Declaration overleaf