



# Livestock Fire & Theft Insurance

To find out more simply call 1300 650 254

## Introduction

As a Livestock producer your precise asset is your animals. RMA Insurance Broker in conjunction with CGU Insurance have developed a Farm Insurance product covering the Theft of Livestock up to a value of \$200,000 at any one situation, along with a nominated amount for "Fire & Perils" cover on the livestock.

## What is covered?

Livestock is covered for the specified amounts you nominate: **Livestock** means any type of farm animal specified on Your Schedule. This does not include domestic animals or Working Dogs.

- Fires & Perils cover to your nominated Sum Insured
- Theft Cover to your nominated amount (Max \$200,000)
- Excess applicable to each section is specified on the schedule

## What is not covered?

- Unexplained shortages or disappearances
- Theft or attempted Theft by You or any member of Your family who normally lives with You, or by a person acting on your behalf
- Theft or attempted Theft by employees

## What type of Livestock can be insured?

- Beef Cattle, Dairy Cattle
- Sheep
- Pigs
- Goats
- Alpaca/Lama

## Fire & Perils

We will cover You for loss or damage caused by:

- fire or explosion
- lightning or thunderbolt
- earthquake, or tsunami
- vandalism
- riots, civil commotions, industrial or political disturbances
- impact by an aircraft, spacecraft or satellite, or anything dropped from them
- Impact by a falling tree or part of a tree. impact by a falling television or radio antenna, mast or dish
- Impact by any animal or bird that is not kept at Your Situation. This does not include any animal or bird attacking, eating, chewing, clawing or pecking Your Livestock.
- Impact by vehicles and watercraft.

## Theft of Livestock

- The Livestock set out on Your Schedule is insured is insured for Theft or any attempted Theft. It is only insured if You own, or are liable for the Livestock.
- Excess options from \$5000 to \$20,000

## Conditions

- Theft cover will only apply at the situation(s) nominated on the schedule.
- The situation must be occupied by an owner or manager or under be under regular supervision.
- Records must be kept of all stock movements including but not limited to the National Livestock Identification Scheme.
- The limit any one animal is \$2,000
- Livestock is limited to specified type on schedule

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