

## Policy Summary

NMA 2070

**The following summary does not contain the full terms and conditions of the contract which can be found in the policy document. The summary does not form part of your contract of insurance.**

### **INSURER**

This insurance policy is underwritten by Syndicate No 2003 at Lloyd's

### **ABOUT YOUR POLICY**

This insurance policy provides the following coverage:

Livestock Insurance All Risks of Mortality

This insurance only relates to the coverage which you request and the Underwriters agree to insure.

Cover specific features and benefits

The Underwriters will pay up to the sum insured shown in the policy schedule for the fair market value for your livestock in the event of

- Death as a result of accident, illness or disease **see first paragraph**
- Humane Destruction

which occurs during the period of insurance

Extensions to cover available (if you have requested cover and the Underwriters have agreed to insure). Additional options are available upon request.

- Government Slaughter Disease
- Loss of Use or Economic Slaughter (cattle / alpacas only)
- Business Interruption
- NMA 1981 Limited Theft and Unlawful Removal.

### **SIGNIFICANT OR UNUSUAL EXCLUSIONS OF LIMITATIONS**

The policy document contains a number of exclusions and other limitations. The more significant exclusions applying that will bar any payment are listed below. This insurance excludes loss due to or relating to:

1. Intentional slaughter by or under the order of any government or public or local authority or any person or body claiming to have jurisdiction. **See Exclusion 1**
2. death or Humane destruction caused by one or more of the following:
  - any surgical operation unless conducted by a veterinary surgeon necessitated solely by accident, illness or disease. **See Exclusion 2a**

- the administration of any medication unless by a veterinary surgeon necessitated by accident, illness or disease **See Exclusion 2b**
  - poison (unless otherwise agreed by Underwriters) **See Exclusion 2c**
  - malicious or willful injury whether or not caused by any Assured (unless otherwise agreed by Underwriters) **See Exclusion 2d**
3. Terrorism
  4. death or humane destruction that takes place outside the geographical limits stated. **See Condition 5a**
  5. Destruction on economic grounds (unless otherwise agreed by Underwriters)

### Key Policy Conditions

1. You have declared that each animal insured is in sound health and free from any illness, disease, lameness, injury and physical disability whatsoever unless pre-existing conditions have been agreed by the Underwriters. **See Condition 1**
2. You must be the sole owner of each animal insured, unless otherwise agreed. **See Condition 2**
3. You must notify the Underwriters immediately of any event that may be subject to a claim under the policy.
4. You must pay for a veterinary surgeon to treat the animal in the event of illness or physical disability or in the event of death pay for a post mortem. At the same time you must notify the Underwriters without delay. **See Condition 6 (b) (i)**
5. You are required to complete and send a claim form to the Underwriters within 60 days of death, humane destruction or theft, unless loss adjuster has been appointed.

### PERIOD OF INSURANCE

The Period covered by this insurance policy is 12 months (unless expressly stated otherwise). Renewal will be subject to the terms and conditions that apply at the time of renewal.

### Cancellation

If this policy does not meet your requirements you have 14 days in which to cancel, provided that no claims have been made.

If the policy term is less than one month duration, this section does not apply.

### Claims

If you believe that you have a claim under this policy, you should notify:

Crowe Livestock Underwriting Limited, West Farm Office, Station Road, Barnham, Thetford, Norfolk IP24 2PW, United Kingdom  
 Telephone Number + 44 (0) 1842 890733 / 4  
 Facsimile Number + 44 (0) 1842 890735  
 Email [claims@crowelivestock.co.uk](mailto:claims@crowelivestock.co.uk)

## Complaints

Our aim is to ensure that all aspects of your insurance are dealt with promptly, efficiently and fairly. At all times we are committed to providing you with the highest standard of service.

If you wish to make a complaint concerning this policy you should contact:

Catlin Underwriting Agencies Limited  
3 Minster Court, Mincing Lane, London EC3R 7DD, United Kingdom

In the event that you remain dissatisfied, you can refer the matter to the Complaints Department at Lloyd's. The contact details are:

Complaints Department  
Lloyd's, One Lime Street, London EC3M 7HA  
Tel: 020 7327 5693  
Fax: 020 7327 5225  
E-mail: [Complaints@Lloyds.com](mailto:Complaints@Lloyds.com)

**Complaints that cannot be resolved by the Complaints Department at Lloyd's may be referred to the Financial Ombudsman Service. Further details will be provided at the appropriate stage of the complaints process.**

**This complaint procedure is without prejudice to your right to take legal proceedings.**

## Compensation

Lloyd's insurers are covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the Scheme if a Lloyd's insurer is unable to meet its obligations to you under this contract. If you were entitled to compensation under the Scheme, the level and extent of the compensation would depend on the nature of this contract. Further Information about the Scheme is available from the Financial Services Compensation Scheme (7th floor Lloyd's Chambers, Portsoken Street, London E1 8BN) and on their website: [www.fscs.org.uk](http://www.fscs.org.uk)

## Statement of price

1. the total amount of the premium for this insurance contract is shown under “options” in the attached quotation, and any applicable deductible.
2. all taxes applicable to this insurance contract are shown under “options” in the attached quotation.

## Directive Required Information<sup>1</sup>

*Details of the insurance company:*

Syndicate 2003 Lloyd's, One Lime Street, London EC3M 7HA;

*The law applicable to the general insurance contract*

LAW OF ENGLAND AND WALES UNLESS OTHERWISE STATED.

*The arrangements for handling policyholders' complaints:*

If you wish to make a complaint concerning this policy you should contact:

Catlin Underwriting Agencies LTD, 3 Minster Court Mincing Lane, London EC3R 7DD

In the event that you remain dissatisfied, you can refer the matter to the Complaints Department at Lloyd's. The contact details are:

Complaints Department

Lloyd's, One Lime Street, London EC3M 7HA

Tel: 020 7327 5693

Fax: 020 7327 5225

E-mail: [Complaints@Lloyds.com](mailto:Complaints@Lloyds.com)

**Complaints that cannot be resolved by the Complaints Department at Lloyd's may be referred to the Financial Ombudsman Service. Further details will be provided at the appropriate stage of the complaints process. This complaint procedure is without prejudice to your right to take legal proceedings.**

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