



Stud Stock Policy Wording

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achmea 
Farm Insurance

KEEPING
Farmers
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INTRODUCTION

1. About Achmea Farm Insurance

Achmea Farm Insurance (Achmea Australia) is the Australian branch of Achmea Schadeverzekeringen N.V. ABN 86 158 237 702, AFSL No. 433984. For more than two centuries, **we** have helped farmers protect their livelihoods. **We** are committed to protecting and enhancing a sustainable future for agricultural communities.

Achmea Farm Insurance
PO Box H359
Australia Square NSW 1215
1800 724 214
info@achmea.com.au
www.achmea.com.au

2. Understanding your policy

In order to properly understand the significant features and benefits of **your policy**, **you** need to carefully read the following:

- the rest of this Introduction which sets out among other things, how **you** can apply for insurance, details of **your** Duty of Disclosure and important general information about the insurance;
- the terms of cover set out in this **policy wording** including the General Exclusions, General Conditions and General Claims Conditions; and
- **your certificate of insurance** that contains specific details relevant to **your policy** and any additional terms specific to **you** and which can affect **your** cover.

This **policy** is not renewable, which means **we** will not send **you** a notice prior to the end of the **policy period**. If **you** wish to purchase another **policy** at the end of the **policy period**, contact **us** using the details set out on the back page of this **policy wording**.

3. General advice warning

We will give **you** factual information about the insurance policy **we** issue to assist **you** in deciding whether the product is suitable for **you**. **We** will typically provide **you** with general advice. General advice does not take into account **your** specific personal objectives, financial situation or needs. Where **we** provide **you** with general advice, **you** should consider the appropriateness of any information or general advice **we** give **you**, having regard to **your** specific personal objectives, financial situation or needs. **You** should also refer to the **policy** documentation **we** give **you** (including this **policy wording**) before deciding whether to purchase the insurance.

4. Words with specific meaning

In this **policy wording** there are words with a specific meaning. **We** have made these words bold. The meaning of these words for the purposes of this **policy wording** is set out in the Definitions at the end of this **policy wording**.

5. Applying for insurance

You can apply for **stud stock** insurance via **our** online portal, or by completing **our stud stock** proposal form.

If **we** agree to provide cover, **we** will issue **you** with a **certificate of insurance**. **You** need to read it carefully and check that the details are correct. **You** should keep **your policy** documents in a safe place.

6. Duty of Disclosure

Before **you** enter into this insurance contract, **you** have a duty of disclosure under the Insurance Contracts Act 1984 (Cth) to tell **us** anything that **you** know, or could reasonably be expected to know, that may affect **our** decision to insure **you** and on what terms.

You have this duty until **we** agree to insure **you**. **You** have the same duty before **you**, extend, vary or reinstate this insurance contract with **us**.

6.1 Who needs to tell us

Everyone who is noted on **your certificate of insurance** as an insured must comply with the Duty of Disclosure. If **you** provide information on behalf of another person named on the **certificate of insurance**, **you** must include in **your** answers to **our** questions everything that they know, or could reasonably be expected to know, in accordance with the Duty of Disclosure described above, in answering the questions. **We** will treat the information as if that other person had provided that information to **us**.

6.2 What you do not need to tell us

You do not need to tell **us** about anything that:

- reduces the risk **we** insure **you** for;
- is common knowledge; or
- **we** know or ought to know as an insurer.

6.3 If you do not comply with the Duty of Disclosure

If **you** do not comply with the Duty of Disclosure, **we** may reduce the **claim** amount or cancel the **policy** (or both) in accordance with relevant law. If **your** failure to tell **us** is fraudulent, **we** may refuse to pay a **claim** and treat the **policy** as if it never existed.

6.4 Duty of Utmost Good Faith

The law requires **you**, any third-party beneficiary under **your policy** and **us** to act towards each other with utmost good faith, fairly, openly and honestly in respect of any matters arising under **your policy**.

7. GST input credits

Where **we** make a payment under **your policy** for the acquisition of goods, services or other supplies, **we** will reduce the amount of the payment by the amount of any input tax credit that **you** are, or would be entitled to under A New Tax System (Goods and Services Tax) Act 1999 (Cth) in relation to the acquisition, whether or not the acquisition is actually made.

Where **we** make a payment under **your policy** as compensation instead of payment for the acquisition of goods, services or other supplies, **we** will reduce the amount of the payment by the amount of any input tax credit that **you** would have been entitled to under A New Tax System (Goods and Services Tax) Act 1999 (Cth) had the payment been applied to acquire such goods, services or other supply.

If **you** do not disclose or if **you** understate **your** entitlement, **you** may be liable for GST on settlement of the claim. **We** do not insure nor are **we** liable for this GST liability or for any fine, penalty or charge for which **you** may be liable. The **insured sum** and any other amounts shown in this **policy** are inclusive of GST.

8. When you can cancel your policy

You can cancel **your policy** at any time by writing to **us** requesting cancellation.

We will refund the **total premium** paid by **you** less:

- a pro-rata proportion to cover the period for which **you** were insured, and
- any federal, state or territory government taxes and levies **we** cannot recover.

However, if **you** have made a **claim** under **your policy** and **we** have agreed to pay an amount under the “What we will pay for your stud stock claim” clause, there will be no return of premium.

9. When we can cancel your policy

We can cancel **your policy** on any grounds set out in the Insurance Contracts Act 1984, by giving **you** notice in writing. **We** will refund the **total premium** paid by **you** less a pro-rata proportion to cover the period for which **you** were insured, and any federal, state or territory government taxes and levies **we** cannot recover.

10. Feedback and complaints

We take any complaint made about **our** products or services seriously and deal with it in a fair, transparent and timely manner with no charge to **you**. If unresolved after speaking with **us**, **your** complaint will be reviewed under **our** Complaint and Internal Dispute Resolution process. Achmea Farm Insurance will provide **you** with the appropriate experience, knowledge and authority to provide **you** an outcome within 15 business days of receipt of **your** complaint.

To lodge a complaint, **you** can write, phone or email **us** at:

Internal Dispute Resolution
Achmea Farm Insurance
PO Box H359
Australia Square NSW 1215
1800 724 214
complaints@achmea.com.au
www.achmea.com.au

If **you** are still dissatisfied or the complaint remains unresolved after 30 days, **you** can lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA provides consumers and small businesses with a fair, free and independent resolution service for financial complaints.

AFCA contact details are as follows:

Australian Financial Complaints Authority Limited
GPO Box 3
Melbourne VIC 3001
1800 931 678
info@afca.org.au
www.afca.org.au

If **your** complaint is to do with a privacy issue, please refer it to the Office of the Australian Information Commissioner at www.oaic.gov.au or contact Enquiries Line on 1300 363 992.

11. Privacy

Protecting **your** privacy and **your** personal information is important to **us**. **We** collect information to decide whether to insure **you**. **You** may choose not to provide **us** with **your** personal information. However, if **you** do not provide this information, **we** may not be able to insure **you** or pay **your** claim.

Any personal information **you** give **us** will be treated in accordance with the Privacy Act 1988 (Cth).

We may disclose **your** personal information to third parties as necessary to assist **us** in providing services to **you**. Those third parties include related companies within the Achmea Group and associated companies of Achmea. Some of the third parties may be overseas, most likely in the Netherlands.

Our privacy statement contains more information about how **we** collect, manage, use and disclose **your** personal information and how **you** can access and correct **your** personal information. **You** may access a copy of **our** privacy statement from **our** website www.achmea.com.au/privacy.

If **you** give **us** personal information about other people, **we** rely on **you** to tell them that **you** will provide their information to **us** and of the information in this notice. **We** may also use the information for **our** business purposes as reasonably necessary.

12. Financial Claims Scheme

You may be entitled to payment under the Financial Claims Scheme (FCS) in the event that **we** become insolvent. Access to FCS is subject to eligibility criteria. Information about FCS can be obtained from www.fcs.gov.au.

WHAT YOU ARE INSURED FOR

One Star Cover

You are insured for the death or **necessary slaughter** of **your stud stock** as a direct result of an **accident, illness or animal disease**, during the **policy period** but only while the **stud stock** is in Australia.

Two Star Cover

In addition to the cover provided under One Star Cover:

You are insured for **impotence** of **your stud stock** as a direct result of an **accident** during the **policy period**, provided **you** have obtained a veterinary certificate from an independent **veterinarian** which confirms a diagnosis of **impotence** (as defined in this **policy**) that has subsisted for at least 90 days.

Three Star Cover

In addition to cover provided under One Star and Two Star Cover:

You are insured for **impotence** of **your stud stock** as a direct result of an **illness or animal disease**, during the **policy period**, provided **you** have obtained a veterinary certificate from an independent **veterinarian** which confirms a diagnosis of **impotence** (as defined in this **policy**) that has subsisted for at least 90 days.

Additional benefits

The following additional benefits apply to all Star Covers.

Transit

You are also insured for the loss, death or **necessary slaughter** of **your stud stock** as a direct result of an **accident** during **transit** within Australia, including by sea from ports, caused:

- by **fire**; or
- by **flood**; or
- by collision and overturning of the conveying vehicle or trailer; or
- by **theft**; or
- whilst loading or unloading.

Prevention of Loss

You are also insured for necessary veterinary costs incurred by **you** during the **policy period** for successfully saving **your stud stock** from imminent death as a direct result of an **accident** but only if **we** would have been obligated to pay under this **policy** should the **stud stock** have died.

We will pay up to a total of 10% of the **insured sum** for **claims** under this additional benefit.

Post Mortems

In the case of death or **necessary slaughter** of **your stud stock**, if **we** require a post mortem to be performed by an independent **veterinarian** in order to determine available coverage as provided by this **policy**, **we** will pay up to \$1,000 any one claim for that post mortem.

Any amount payable by **us** under this additional benefit shall be in addition to the **insured sum**.

Excess

An **excess** of \$100 per **event** applies for **stud stock** with an **insured sum** of up to \$50,000. For any **stud stock** with an **insured sum** between \$50,000 and \$100,000, an **excess** of 2.5% of the **insured sum** per **stud stock**, per **event** shall apply. For any **stud stock** with an **insured sum** of over \$100,000, an **excess** of 5% of the **insured sum** per **stud stock**, per **event** will apply.

What we will pay for your stud stock claim

For all **claims** other than under the Prevention of Loss Additional Benefit (see above), **we** will pay **you** the lesser of:

- the **insured sum** or **purchase price**;
- where compensation for an **insured loss** is paid by federal, state or territory government, semi-government or another organisation, the **insured sum** less this payment; or
- the **insured sum** less any amount **you** receive from the sale of **stud stock** or the carcass of **stud stock**, reduced by the **excess** and any outstanding payments of **total premium**.

In no circumstances will **we** pay more than one **claim** for the death, **necessary slaughter** or **impotence** of a single **stud stock** animal. If, for instance, we pay a **claim** for **impotence**, **we** will have no liability under this **policy** to pay a subsequent claim for death or **necessary slaughter**.

GENERAL EXCLUSIONS

You are not insured for any loss or damage to **your stud stock**, caused by, arising from, or in connection with any of the following:

- a. war, invasion, acts of foreign enemies, hostilities or war-like operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power, or confiscation or nationalisation or requisition or destruction or damage to property by or under the order of any federal, state or territory government or public or local authority;
- b. ionising radiation from or radioactive contamination from any nuclear fuel or from any nuclear waste or from the combustion of nuclear fuel, the radioactive, toxic, explosive or other dangerous properties of any nuclear installation or machinery or any part or component thereof, nuclear weapons material, nuclear pollution or contamination, or the radioactive, toxic, explosive or other hazardous or contaminating properties of any radioactive matter;
- c. any act of **terrorism** as well as any action in controlling, preventing, suppressing, retaliating against, or responding to any act of **terrorism**;
- d. where **stud stock** is lawfully repossessed, confiscated or seized, detained, nationalised, or requisitioned by a federal, state or territory government authority or volunteer body;
- e. loss or damage that arose from the improper functioning of climate control devices, unless this is a result of an **accident** during **transit**;
- f. asbestos;
- g. any deliberate, malicious, unlawful or dishonest act by **you** or anyone acting with **your** knowledge or consent;
- h. Genetically Modified Organism (GMO), such as, but not limited to:
 - i **claims** attributable to the genetic instability, inadequate characterisation or performance of GMOs, blending or contamination claims; or
 - ii loss or damage resulting from the unintentional, non-agreed or improper blending or mixing of GMOs with other **organisms** or products, or their pollination by GMOs, pure financial and/or economic **claims**, environmental impairment, ecological damage, or damage to biodiversity;
- i. **contaminated feed**; or
- j. Transmissible Spongiform Encephalopathy (TSE), including but not limited to Bovine Spongiform Encephalopathy (BSE or mad cow disease), new variants of Creutzfeld-Jakob Disease, Enzootic Bovine Leucosis (EBL), Foot and Mouth Disease, Footrot, Scrapie, Anthrax, Anaplasmosis, Babesiosis, Johnes Disease, Pleuro Pneumonia, Ovine Brucellosis, Swine fever, Tuberculosis, Blue Tongue, Rinderpest, Infectious Adenovirus, Hepatitis, Parvo Virus and Distemper, Caprine Arthritis Encephalitis, Contagious Bovine Pleuropneumonia, Lumpy Skin Disease (LSD), Coronavirus or Avian Influenza. This exclusion applies regardless of any other contributing or aggravating cause or **event** that contributes concurrently or in any sequence to the loss, damage, cost or expense.
- k. infectious diseases identified by or under the Biosecurity Act 2015 (Cth) or other equivalent state, territory or federal legislation or subsequent legislation that repeals and replaces the Biosecurity Act 2015 (Cth);
- l. **animal disease** or defect in **your stud stock** that existed before the **commencement date** of this **policy**, if **you** were aware of, or a reasonable person in **your** circumstances could be expected to have been aware of, such **animal disease** or defect (subject to the application of section 46 of the Insurance Contracts Act 1984 (Cth));
- m. **animal disease** or defect that arose because a **veterinarian's** advice was not followed;
- n. ailments to legs or udders, except when these ailments are the result of an **accident** as covered by this **policy**;
- o. internal parasites or clostridial disease (Enterotoxaemia, Black leg, Blacks disease, Tetanus and Malignant Oedema), unless **your stud stock** have a vaccination and drenching program in place that was being followed;

- p. castration, inoculation, spaying or firing;
- q. surgical operations unless on **veterinarian's** advice to preserve the life of **your stud stock**; or
- r. slaughter of **your stud stock** by order of a federal, state or territory government authority acting under any statute or regulation;
- s. loss or damage to **your stud stock** arising from or in connection with
 - i **you** not isolating **your stud stock** from a contagious diseased animal as soon as possible following discovery or suspicion of the disease; or
 - ii placing **your stud stock** on a property or in an area where **you** know contagious diseased animals have been.

Sanctions Exclusion

This **policy** does not provide any cover or benefit or pay any **claim** where the provision of cover or benefit or payment of a **claim** would constitute a breach of any trade or economic sanction, embargo, prohibition or restriction imposed by any of the following:

- i United Nations resolutions; or
- ii the trade or economic sanctions, laws or regulations of the United States of America, Australia, European Union, United Kingdom, or New Zealand.



GENERAL CONDITIONS

Commencement of cover

Cover will commence on the date shown as the **commencement date** on **your certificate of insurance**.

Amendment of cover

If **you** change **your** cover, **we** will issue **you** with a new **certificate of insurance** that replaces **your** previous **certificate of insurance**.

Duration of insurance

The duration of this insurance is for the **policy period**. This **policy** is not renewable which means **we** will not send **you** a notice prior to the end of the **policy period**. If **you** wish to purchase another **policy** at the end of the **policy period**, contact **us** using the details set out on the back page of this **policy wording**.

Alteration to risk

During the **policy period**, **you** must notify **us** as soon as reasonably practicable after **you** become aware of any of the following:

- a. any change to information submitted in the **stud stock** online portal or proposal form where that may increase the risk insured by **us**; or
- b. if **you** no longer have any interest in any of **your stud stock**;

If **you** tell **us** about these things, **we** may propose a variation to **your** policy (including a change in **total premium**) or cancel **your policy** in accordance with relevant law. If **you** fail to notify **us** of any of the above, **we** may, where permitted by applicable law, refuse to pay all or part of a **claim** and/or cancel **your policy**.

Care and protection

You must take precautions to prevent loss, damage, **illness, animal disease** and death to **your stud stock**. This includes protecting and maintaining **your stud stock**, minimising the cost of any **claim** under this **policy** and complying with all statutory obligations, laws and regulations. Failure to do so may result in **us** not paying **your claim** under the **policy** or reducing the amount that **we** will pay in accordance with relevant law.

Inspection and Co-Operation

You must give **us** the opportunity to inspect the insured **stud stock** and the location at which it is kept and provide **us** with any information that **we** reasonably request and with reasonable notice, during the **policy period**.

Interaction

You must not behave in a way that is improper, hostile, threatening, abusive or dangerous with respect to **us** or **our** representatives.

Other insurance

You must inform **us** as soon as reasonably practicable of any insurance already taken out, or which is subsequently taken out, which cover, whether in whole or in part, **your stud stock** for any loss or damage covered by this **policy**.

Interests of other parties

The interests of other parties (such as a finance provider), who have a legal interest or charge over **your stud stock** will only be included as third-party beneficiaries if their interest is noted on **your certificate of insurance**.

Notices

Any notice **we** give **you** will be in writing or by electronic means and will be effective once it is delivered to **your** address or email address last known to **us**. Accordingly, **you** must tell **us** of any change of postal and/or email address as soon as reasonably practicable. Any notice **we** ask from **you** can be in writing or by electronic means.

Total loss

In circumstances where **you** have made a **claim** under **your policy** and **we** have agreed to pay an amount under the "What we will pay for your stud stock claim" clause for **your stud stock**, cover ends for that **stud stock** on the date of the **event** which caused the total loss and no part of the **total premium** will be refunded.

Premium conditions

- a. **You** must pay the **total premium** by the due date.
- b. If **you** do not pay the **total premium** by the due date, **we** can do one or more of the following:
 - i. deduct any outstanding amount from any **claims** that **we** may pay **you**; or
 - ii. cancel **your policy**.

Governing law and Jurisdiction

Your policy is governed by the Insurance Contracts Act 1984 (Cth). This **policy** and any person's rights pursuant to this **policy** will be read subject to this Act as it applies at the time of any **claim** or exercise of any right pursuant to this **policy**. Subject to that, the laws of the Australian state or territory where **you** purchased the insurance and the federal laws of Australia. Any dispute under **your policy** will be submitted to the exclusive jurisdiction of the courts of that state or territory and any courts of appeal from them.



GENERAL CLAIMS CONDITIONS

What you must do

When a **claim** happens, **you** must:

- a. report the **claim** to **us** as soon as practically possible;
- b. on request, provide **us** with a written and signed statement describing how the **event** arose and the extent of the loss or damage that has resulted from the **event**;
- c. cooperate with **us** by providing all information reasonably requested by **us** or to the specialist appointed by **us**, such as sales listings and veterinary checks ;
- d. not do anything that could lead to an acknowledgement of liability;
- e. notify the police as soon as reasonably practicable of any criminal act which may lead to a **claim** under this **policy**, including stolen **stud stock**; and
- f. in the case of **theft** of **stud stock**, transfer rights in, to or of the stolen **stud stock** to **us** if **we** request this.

Death and necessary slaughter claims

In the case of a **claim** for death or **necessary slaughter** of **your stud stock** as a direct result of an **accident**, **you** must:

- within three business days, send **us** a certificate signed by an independent **veterinarian** detailing the cause of the death or **necessary slaughter**; and
- submit to **us** receipts of all relevant incurred costs, including **veterinarian** costs, relating to the death or **necessary slaughter** that are eligible for compensation due to an **Insured loss**.

Post Mortems

In the event of a **claim** for the death or **necessary slaughter** of **your stud stock** as a direct result of an **accident**, if requested by **us**, **you** must have a post mortem performed by an independent **veterinarian** and have the report submitted to **us**. (Note the Post Mortem Additional Benefit above)

For **stud stock** with an **insured sum** less than \$10,000, a post mortem will only be required if **we** reasonably request **you** do so.

Damage assessment

We are responsible for the assessment and settlement of every **claim**.

Waiver of subrogation rights

You must not agree to waive rights to recover loss or damage from any party without **our** consent.

Our rights to recover damages

After **we** have paid a **claim** under **your policy**, **we** reserve the right to take over any legal or equitable right of recovery which **you** may have. If **we** do this, it will be at **our** expense and for **our** benefit.

If **you** receive any payment or compensation from any other party after **we** have paid the **claim**, **you** must reimburse **us** for any **claim** payment made to **you** up to the amount of the payment or compensation **you** received. **You** must do this as soon as possible after **you** have received the payment or compensation.

You must not do anything which prevents **us** from recovering funds and **you** must give **us** any information or assistance that **we** reasonably request from **you** for that purpose.

Compliance with claims conditions

If **you** do not comply with these general claims conditions, **we** may refuse to pay a **claim** or reduce the amount **we** pay for a **claim**, to the extent permitted by law.

DEFINITIONS

Accident, accidental means a sudden, unintended and unforeseen **event**.

Animal disease means a disease or period of sickness affecting the body or mind of **stud stock** caused by something other than an **accident**, aging or wear and tear.

Certificate of insurance means the document **we** provide to **you** which forms part of **your policy** and shows **your policy** number, the cover **you** have selected, the **total premium you** have to pay, the **excesses** that may apply, the limits that may apply and any special terms.

Claim means a request made by **you** to **us** to pay **you** under the terms of **your policy** or demand made either in writing or verbally to **you** from someone else for monetary damages arising out of an **event**.

Commencement date means the start date of the **policy** taken out by **you** with **us**.

Contaminated feed means substances contaminating animal feed which can threaten human or animal health. These include:

- toxic or deleterious substances that are inherent constituents of an animal food and that are not the result of environmental, agricultural, industrial or other contamination such as certain mycotoxins like aflatoxin and fumonisin, glucosinolates, and heavy metals such as lead and cadmium;
- contaminants that are the result of industrial toxic or deleterious substances which are increased to abnormal levels in the animal food through mishandling or other intervening acts such as polychlorinated biphenyls (PCBs) and certain pesticides, like DDT (1,1'-(2,2,2-Trichloroethylidene)bis[4-chlorobenzene]).

Event means a single loss or damage and/or bodily injury, or a series of losses or damages and/or bodily injuries which have the same proximate cause.

Excess means the amount that **you** are required to contribute towards any **claim** made under the **policy**. The amount **we** must pay under the **policy** will be reduced by the amount of the **excess**.

Fire means **fire** outside a fireplace or caused by burning, accompanied by flames and that is capable of growing on its own account. **Fire** does not include scorching, singeing, melting, charring, or overheating where the damage is not caused by flames.

Flood means the covering of normally dry land by water that has escaped or been released from the normal confines of any lake, river, creek or other natural water course whether or not altered or modified or any reservoir, canal or dam.

Illness means any sickness, **animal disease** and parasitic or fungal infection, the effects of heat and sun stroke and the effect of inoculation first diagnosed during the **policy period**.

Impotence means **your stud stock's** state of being **impotent**.

Impotent means totally and permanently:

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

Insured loss means loss or damage covered under **your policy** for which **we** have agreed to provide indemnity.

Insured sum means the insured sum for each **stud stock** noted on **your certificate of insurance**.

Necessary slaughter means the killing of **your stud stock** that is in immediate mortal danger and whose life cannot be saved or on advice of a **veterinarian**.

Organism means any biological or molecular unit either living or capable of reproducing or replicating itself, including but not limited to animals, plants, microorganisms, cells, cell cultures and cell organelles, as well as biological units incapable of independent sexual reproduction, including but not limited to viruses, viroids, sterile domesticated animals, and cultured plants that are either sterile or solely capable of vegetative reproduction, as well as their seeds.

Policy means this **policy wording**, **your certificate of insurance**, and any details that **you** supplied to **us** in applying for this insurance, and **your** tax invoice.

Policy period means the period of time from the **commencement date** noted on **your certificate of insurance** to the expiry date also noted on **your certificate of insurance**. When cover is changed or a new **stud stock** is added to **your policy**, the **policy period** for the changed cover means the period of time from the amendment date noted on **your new certificate of insurance** to the expiry date also noted on **your new certificate of insurance**.

Policy wording means this policy document.

Purchase price means the purchase price of **stud stock** evidenced by receipt or equivalent.

Stud stock means any of the following animals older than six months retained for breeding and noted on **your certificate of insurance**:

- a. Bulls not older than seven years.
- b. Rams not older than four years.

Terrorism means any act, or preparation in respect of action, or threat of action designed to influence the government de jure or de facto of any nation or any political division thereof, or in pursuit of political, religious, ideological or similar purposes to intimidate the public or a section of the public of any nation by any person or group of persons whether acting alone or on behalf of or in connection with any organisation or government de jure or de facto, and which:

- Involves violence against one or more persons.
- Involves damage to property.
- Endangers life other than that of the person committing the action.
- Creates a risk to health or safety of the public or a section of the public.
- Is designed to interfere with or to disrupt an electronic system.

Theft means where a person intentionally and fraudulently takes the **stud stock** of another without permission or consent and with the intent to convert it for their use.

Total loss means the complete loss, death, **necessary slaughter** or **impotence** of **your** insured **stud stock**.

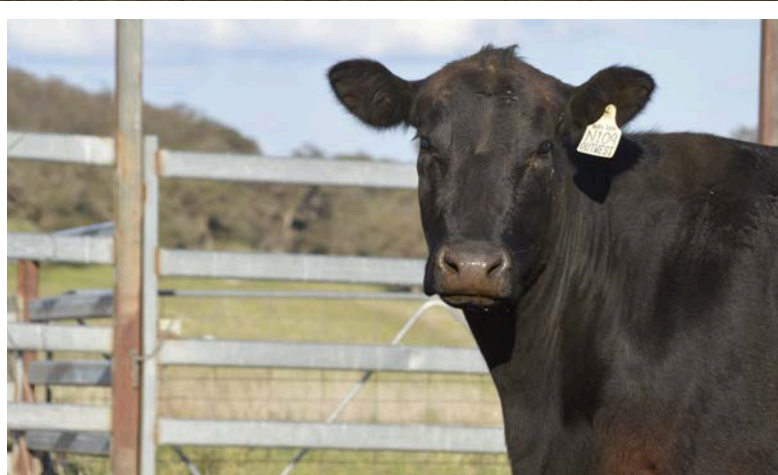
Total premium means the premium **we** charge for the **policy period** including any applicable federal, state or territory levies and taxes.

Transit means the transportation of **your stud stock** from one place to another. **Transit** includes the loading and unloading of the means of transport.

Veterinarian means a registered veterinarian, qualified in Australia who is not insured under this **policy**.

We/our/us is referring to Achmea Farm Insurance, the Australian branch of Achmea Schadeverzekeringen NV ABN 86 158 237 702, AFSL No. 433984.

You/your means the person or persons noted on the **certificate of insurance** as the insured. **You** can also be a company, partnership or other legal entity.



KEEPING FARMERS FARMING

achmea.com.au
1800 724 214
info@achmea.com.au

achmea 
Farm Insurance