

Farm livestock

Your Farm Livestock are the animals and birds owned and used by you for the Business stated in the **schedule**.

▶ A. What you are insured for

You are insured for:

Event 1

Loss through death in New Zealand of Farm Livestock individually specified in the **schedule**.

Event 2

Loss of Farm Livestock for which a Limit is shown in the **schedule** through death in New Zealand caused by:

- a. fire;
- b. lightning;
- c. electrocution;
- d. earthquake, volcanic eruption, hydrothermal activity or tsunami;
- e. accident to the means of conveyance;
- f. worrying by dogs not owned or used by you.

▶ B. What you are not insured for

You are not insured for loss through:

1. death caused by any injury sustained while engaged in any race.
2. death caused by wilful neglect, improper use, surgical operation or medical treatment.
3. death happening whilst giving birth.
4. slaughter of Farm Livestock unless:
 - a. certified as being necessary by a Veterinary Surgeon, or
 - b. a Veterinary Surgeon would have certified as being necessary had such person examined the Farm Livestock affected, or
 - c. required by any Government Department or Local Body.

▶ C. The amounts you can claim

The maximum amount you can claim for any Farm Livestock is the Limit specified in the **schedule** or the market value immediately before its death whichever is the lesser.

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Form no: SI4070E/5
Issued: December 2015