

Livestock Cover

The FMG Livestock policy provides cover for certain common causes of death.

Livestock means any of the following animals shown on the certificate: alpacas, cattle, deer, goats, horses, llamas, pigs and sheep. Specified livestock means any individual animal shown on the certificate, high value animals should be individually specified on your certificate.

Livestock

- Livestock housed in a building, covered yard or any stockyard are covered for accidental death or theft
- Livestock while in the open air are covered for accidental death directly caused by:
 - Fire
 - Electrocution
 - Lightning
 - Sudden, external, visible and violent impact
 - Stock worrying
 - Explosion
 - Smoke inhalation due to fire, lightning or explosion
 - Hail, earthquake, flood, or objects falling from an aircraft

Specified Livestock Additional Benefits

- Death or poisoning that results in death
- De-horning of Bulls: specified bulls are insured for death during the period of insurance as a direct result of de-horning
- Accidental escape of deer: Deer individually shown on the certificate are insured for accidental escape during the period of insurance following:
 - violent and forcible entry to or exit from the property by a thief or person acting maliciously
 - accidental damage to fences or gates caused by weather conditions, or impact from any cause
- Transit within NZ: cover for accidental death to specified livestock caused when
 - a vehicle carrying them collides, derails or overturns
 - a ship carrying them sinks, burns, or collides
 - an aircraft carrying them is in an accident.
- Vet Costs: cover for treatment to prevent the death of your specified livestock, up to \$500 per event

Specified Livestock Age Limits*

Alpaca	minimum 3 months, maximum 11 years (132 months)
Cattle	minimum 6 months, maximum 9 years (108 months)
Deer	minimum 3 months, maximum 13 year (156 months)
Goats	minimum 6 months, maximum 9 years (108 months)
Horses	maximum 20 years (240 months)
Llama	minimum 3 months, maximum 11 years (132 months)
Pigs	minimum 4 months, maximum 7 years (84 months)
Sheep	minimum 6 months, maximum 7 years (84 months)

*Specified Livestock must be within the age limits at the start of the current period of insurance

Livestock Optional Benefit

- Post Shearing Sheep Mortality: cover for accidental death of your sheep as a direct result of exposure to certain weather conditions in the 14 days immediately after shearing. We will pay the lesser of either the fair market value or \$20,000 per event

Specified Livestock Optional Benefits

- Livestock Infertility: cover if your specified bulls, rams, stags, and machos become permanently infertile or incapable of reproduction as a result of an accident, illness, or disease
- Removal of Hard Antler and Velvet from Deer: cover for the death of any specified stags if the death is a direct result of removing their antlers or hard velvet, provided the procedure was performed in accordance with the code of recommendations and minimum standards for the welfare of deer during the removal of antlers

Additional Benefit

- Removal and Disposal Costs: covers the reasonable costs you incur to remove and dispose of any of your animals after death occurs following a loss that we have accepted a claim for



We also provide cover for

- Farm buildings and contents
- Farm vehicles and irrigators
- Goods in Transit
- Home, personal contents and private vehicles
- Rental and employee houses

Disclaimer

Please note this is only a summary of the product and is subject to our specific product documentation and underwriting criteria. For full details, you should refer to the policy document. You can get these documents and any other information you need, from your local FMG representative, by calling us on 0800 366 466 or by visiting our website www.fmg.co.nz

Effective on all new policies, items and renewals issued on or after 1 November 2023

FMG Livestock Cover

Livestock Poultry Cover

The FMG Livestock policy covers death of poultry directly caused by defined events.

Poultry means chickens and turkeys that are raised for meat, egg, or feather production, permanently housed in a building, and shown on the certificate.

Poultry - Permanently housed in a building

- Covers accidental death during the period of insurance directly caused by:
 - Fire, lightning, or explosion
 - Hail, snow
 - Storm, or flood
 - Impact by a motor vehicle or animal
 - Impact by an aircraft, or any other aerial or spatial devices or articles which drop from them
 - Burglary, malicious acts, or vandalism
 - Riot or labour disturbance

Poultry Optional Benefit

- Poultry Smothering: cover for your poultry in the event of accidental death as a direct result of abnormal temperatures caused by accidental breakdown of lighting, heating or ventilation equipment, or the unexpected failure of the public electrical power supply to your premises

The FMG difference

FMG has its roots firmly planted in rural New Zealand, which is why you'll find that we're different when it comes to insurance. We were started in 1905 by farmers for farmers and growers, and today we're still 100% New Zealand owned by our rural clients.

Call us on **0800 366 466**
or visit our website **fmg.co.nz**



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We're here for the good of the country.

FMG
Advice & Insurance