

Livestock Policy Wording

Terms of our policy to cover
livestock and poultry



FMG
Advice & Insurance

Thank you for choosing to insure with FMG. We are New Zealand's leading rural insurer, 100% New Zealand owned and protecting property and livelihood in New Zealand communities since 1905.

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Terms of our policy to cover livestock and poultry

This policy wording describes the Livestock policy. This policy includes cover for certain common causes of death of livestock and poultry. There are options to increase cover for individually specified livestock of greater value. Optional covers are also available for death following antler removal or stud infertility, poultry smothering, and sheep losses following weather events.

Important information about your FMG policy

Please read and file this document and your policy certificate

Please take the time to read carefully through this policy wording and the accompanying policy certificate. Together, these two documents form your insurance contract with us.

The policy certificate shows what you are covered for

Your policy certificate is particularly important. If there is any inconsistency between your FMG policy wording and what is on the certificate, it is the certificate that prevails.

Under this contract, you and FMG both have responsibilities to ensure everything runs smoothly. Read these documents to find out what they are. If there is anything that you don't understand, please contact us.

Please:

- tell us of any errors in your documentation
- contact us if there is anything you don't understand and would like explained
- keep this policy in a safe place along with your renewal notice(s).

The date that cover ceases is shown on the policy certificate. If your policy is renewable, we will contact you about renewing your insurance just before that date.

We have defined the meanings of some words

In this document, we use italics to show that the words have the meanings given in the definitions section.

We also use the following common terms throughout the document, with the meanings shown:

- ***Certificate*** means the latest version of your policy certificate issued by us. The certificate contains details of your insurance cover under this policy.
- ***FMG*** means FMG Insurance Limited as shown on the certificate.
- ***Period of insurance*** means the duration of your policy, as shown on the certificate (unless the policy is ended earlier by you or us).
- ***We, us, or our*** means FMG.
- ***You*** and ***your*** means the person (or persons) shown on the certificate as the insured. You can also be a company, partnership or other legal entity.

You must provide information and pay your premium

You agree to give us correct and complete information

We have provided this policy based on the information you have disclosed to us. If you give us information that is incorrect or incomplete, you might not be covered under the policy.

You need to tell us:

- all material information before the cover starts, even if we don't specifically ask about it (material information is information that could change our decision if we knew about it)
- straight away if your circumstances change in any way while you are insured with us, both during the period of insurance and at renewal.

You agree to pay your premiums on time

Cover under your policy will not start until you have paid, or have agreed to pay, the premium (including any government charges) for the period of insurance. If your premiums are not paid by the due date, your insurance could be cancelled and you will not be insured.

You agree to the exclusions and obligations detailed in the policy

You are not covered for some items, events, and circumstances. These are called exclusions. Exclusions are detailed throughout the policy.

This policy also contains certain conditions and obligations that you must meet. If you don't, we may decline any claim you make. Any other person who is entitled to claim under this policy must also meet these conditions and obligations.

We will be fair in the way we provide this cover

We provide the cover listed on the certificate

The policies and benefits we agree to provide are listed on your certificate. This policy wording details the cover that this policy and benefits provide.

We are bound by the Fair Insurance Code

FMG is a member of the Insurance Council of New Zealand and bound by the Council's Fair Insurance Code. For a copy of the Code, please call us on 0800 366 466.

We comply with the Privacy Act 1993

We collect personal information about you, your business, or both. We asked you for personal information to fully evaluate and to administer this policy, and we may ask for more if you make a claim or renew the policy. You also authorise us to:

- collect relevant information about you or your business from third parties, such as other insurers and EQC
- disclose information about you in connection with insurance to third parties.

We fully understand the importance of protecting your personal, commercial and financial information.

We store your information securely, within our organisation, and will not share it except in compliance with

the Privacy Act 1993. You have rights under the Privacy Act 1993 to access and correct the information we hold about you.

For information about how we collect, use and store your personal information, see the full Privacy Statement on our website (www.fmg.co.nz).

We provide a 30-day 'cool off' period

We are confident this policy will be right for you. However, you may cancel this policy within 30 days of the start date if you are not entirely happy, without giving us a reason. We will refund any premium you have paid, provided you do not have a claim during this 30-day period.

We agree to cover your animals

We agree to provide you with the insurance set out in this policy, if 'Livestock' is shown on the certificate.

We cover your animals

1. We cover your animals

1.1 We cover your livestock for accidental death in the open air

Your *livestock* are insured while in the open air for *accidental* death during this period of insurance 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

1.2 We cover livestock for accidental death in buildings or yards

Your *livestock* are insured while housed in a building or in a covered yard or any stockyard for *accidental death* or theft during the period of insurance.

1.3 We cover death of poultry

Your *poultry* are insured for *defined events*.

1.4 We cover specified livestock for theft or death

Your *specified livestock* are insured for the following during the period of insurance:

- theft
- *death* and poisoning resulting in death (excluding malicious, intentional or deliberate poisoning by you, a member of your family, your representative, agent, *employee*, bailee or other person you have entrusted care, custody or control of the *specified livestock* to).

1.5 We cover your specified livestock in transit

Your *specified livestock* are insured while in transit anywhere in New Zealand for *accidental death* during the period of insurance 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*.

1.6 We cover your specified deer for accidental escape

Your 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, other than you, a member of your family, your representative, agent, *employee*, bailee, or other person you have entrusted care, custody or control of your deer to, or
 - *accidental* damage to fences or gates caused by weather conditions, or impact from any cause.
-

2. The cover includes automatic benefits

You are automatically insured for the following benefits.

2.1 We cover vet costs

You are insured for the vet costs you incur for treatment to prevent the *death* of your *specified livestock* during the period of insurance, whether or not death occurs.

We will pay up to \$500 for any one *event*.

2.2 We cover removal and disposal

You are insured for the reasonable cost 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 will pay up to \$2,500 for any one *event*.

2.3 We cover dehorning

Your specified bulls are insured for death during the period of insurance as a direct result of dehorning, provided the procedure was performed in accordance with the Animal Welfare (Painful Husbandry Procedures) Code of Welfare 2005.

3. You can choose to add the following optional benefits

These optional benefits only apply if you have purchased them and they are shown on your certificate.

3.1 We cover your specified livestock for infertility

If you have bought this benefit, your specified bulls, rams, stags, stallions and machos are insured if they are intentionally slaughtered during the period of insurance because they have become permanently infertile or incapable of reproduction as a result of:

- an *accident*
- disease
- illness.

You can claim under this benefit only if:

- that animal has been infertile for more than 90 days, or
- you provide a certificate from a *vet* showing that it is permanently infertile.

We will pay the lesser of:

- its *fair market value* less the amount you receive from selling it
- the amount shown on the certificate for that animal for any one *event*.

3.2 We cover your livestock in a catastrophe

If you have bought this benefit, your sheep are insured for *accidental* death as a direct result of a *natural disaster* or *climatic event* that:

- occurs after 14 days from the start of the period of insurance for this benefit, and
- has a duration of up to 168 consecutive hours.

The death must be caused by exposure to rain, low temperature or smothering as a direct result of a *natural disaster* or *climatic event* during the period of insurance.

We will pay the amount shown on your certificate for any one *event* provided that the number of sheep that die exceed 15% of the wintered sheep numbers you have indicated to us at the start of the period of insurance.

If we accept a claim under this benefit, you cannot claim under clause 1 of the 'What you are insured for' section for the same event.

At the start of each period of insurance you must provide us with a schedule outlining your wintered sheep numbers.

3.3 We cover your sheep if exposure causes their death directly after shearing

If you have bought this benefit, your sheep are insured for *accidental* death during the period of insurance as a direct result of weather exposure in the 14 days immediately after shearing.

The *death* must be caused by exposure to rain, low temperature or smothering as a direct result of this exposure.

For any one *event* we will pay the lesser of:

- the *fair market value* of your sheep, or
- \$20,000.

3.4 We cover the removal of hard antlers and velvet from deer

If you have bought this benefit, your specified stags are insured for death during the period of insurance as a direct result of removing their hard antlers or 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.

3.5 We cover poultry smothering

If you have bought this benefit, your *poultry* is insured for *accidental death* during the period of insurance directly resulting from abnormal temperatures caused by:

- *accidental* breakdown of lighting, heating or ventilation equipment
- the unexpected failure of the public electrical power supply.

You are not insured if death results from:

- anyone at your premises consciously turning off the power, unless this:
 - was to repair lighting, heating or ventilation equipment, or
 - occurred *accidentally* as a result of turning off power to other lighting, heating or ventilation equipment
- the advertised disconnection of electricity supply by the supply authority.

You are not insured under this benefit if the loss is covered by any other insurance.

Premises means the land, and the structures on it, at the location shown on the certificate.

4. What we will pay

We will pay the *fair market value* of your *animals* up to the amount shown on the certificate for any one event.

5. What loss you are not insured for

Your *animals* are not insured for:

- intentional slaughter, unless certified by a vet to end incurable suffering, or covered by optional benefit 3.1 (infertility)
- being unable to do the duties you keep them for, unless covered by optional benefit 3.1 (infertility)
- *death* following any inoculation or surgical operation unless this occurs during the period of insurance, and was:
 - necessary to prevent death because of an *accident*, disease, or illness insured under this policy, or
 - covered by automatic benefit 2.3 (dehorning), or optional benefit 3.4 (removal of hard antlers and velvet)
- infertility, unless covered by optional benefit 3.1 (infertility)
- unexplained disappearances
- osteoporosis, anthrax, tuberculosis or pleuro-pneumonia
- malicious poisoning or injury unless covered under clauses 1.3 (poultry) or 1.4 (specified livestock) of the 'We cover your animals' section of this policy.

Your *livestock* and *poultry* are not insured for Foot and Mouth Disease.

Your *animals* are not insured while in transit unless covered under clause 1.5 (transit cover for specified livestock) of the 'We cover your animals' section of this policy.

6. General exclusions for your livestock

These exclusions apply to your *animals*.

6.1 You may have to pay an excess

If we accept a claim under one or more of your FMG policies, you are not insured for the amount of any excess on the certificate.

6.2 You are not covered for consequential loss

You are not insured for any consequential loss. Things you are not covered for include, but are not limited to:

- penalties
- loss of use of your *animals*
- loss resulting from delays
- loss of market
- loss resulting from depreciation
- loss of value.

This exclusion is not applicable to the extent that optional benefit 3.1 (infertility) applies.

6.3 You are not covered for confiscation, nuclear materials, terrorism or war

You are not insured under this policy for *loss* in any way connected with:

- *confiscation*
- *nuclear materials*
- *terrorism*
- *war.*

Making a claim

The conditions in this section are important. You must meet all conditions before we will accept a claim under your policy with us.

7. What you must do

7.1 As soon as you know you are likely to make a claim

You must let us know immediately if anything happens that is likely to lead to a claim.

You must take reasonable steps to minimise the claim and avoid any further claim.

You must make a complaint to the police if you suspect criminal activity.

7.2 When communicating with us

You must complete our claim form in full if we ask you to do so, and return it to us within 30 days of our request.

You must provide all reasonable information and assistance we require at any time.

You must immediately send us all relevant correspondence and court documentation.

You must provide us with any proof of identity we require and a vet certificate confirming the cause of death if we request this.

You must also co-operate with us and our representative in any investigation or adjustment of an actual or potential claim. If we, or our representative, ask you to do so, you must immediately provide us with:

- access to any person(s), including you, your family, representatives, agents, *employees*, bailees or any other person you have entrusted control of your *animals* to
- copies and originals of any veterinary records held by you, a *vet* or someone else
- all information about the condition, history, performance, value or other details of your *animals* that we or our representative may reasonably require.

You must authorise us to:

- get personal information about you from you and third parties in connection with your insurance
- disclose personal information about you to third parties in connection with your insurance.

For more information about how we collect, use and store your personal information, see the full Privacy Statement on our website (www.fmg.co.nz).

8. What you must not do

8.1 You must not dispose of the animal

You must not dispose of any *animals* that are to be the subject of your claim, without our prior approval.

8.2 You must not accept liability or settle things yourself

You must not admit you are liable to any party.

You must not say or do anything that prejudices our ability to:

- defend any action against you, or
- take recovery action in your name.

You must not start any remedial action without our approval.

8.3 You must not make untrue statements

You, and anyone else entitled to claim under this policy, must ensure all statements made to us are true and complete.

If your claim is dishonest or fraudulent in any way, we are entitled to:

- decline your claim in whole or in part
- bring this policy to an end from the date of the dishonest or fraudulent act
- bring all other insurance you have with us to an end from the date of the dishonest or fraudulent act.

We may also notify the police, the Serious Fraud Office, or both.

9. How we will manage the claim

9.1 If two or more excesses apply, you need to pay the higher excess

If an *event* is covered under more than one of your FMG policies, you will have to pay only one excess. This will be the highest excess we can apply under those policies.

9.2 We will pay the difference between another insurance and this one

You must immediately let us know if you have other insurance covering the risks covered under this policy. We will only pay over and above the limit payable under that other insurance.

9.3 We may make progress payments

We will, at our option, make regular progress payments for your claim provided that:

- you provide us with proof of your insured loss, and
- if the combined progress payments exceed the total amount of the *loss*, you must immediately refund us the difference between these amounts.

9.4 We may recover costs from those responsible for the loss

If we accept any part of your claim, we may exercise any legal rights you have to recover amounts from the persons responsible for the *loss*. Any recovery will be at our cost.

If we do this, you must co-operate and give us any help we ask for. If you refuse, you may have to repay the money we paid you.

If we succeed in recovering any money from the persons responsible, we will refund your excess. We will pay to you any remaining money recovered after deducting:

- our recovery costs, and
- the money we have paid you.

If you recover any lost or stolen *animals* claimed under this policy:

- you must hand them over to us, and
- we are entitled to keep them and any proceeds from their sale.

If you receive any reparations for any *animals* on which you have made a claim under this policy, you must immediately reimburse us from these reparations up to the amount of any claim payments we have made to you.

General conditions of this policy

The following conditions apply to the whole policy, and cover what you agree to do, how we manage the policy, and how the policy will be interpreted.

10. What you agree to do

These conditions must all be met before we will accept a claim under this policy.

10.1 Your animals must be healthy

Your *animals* must be in sound health and free from any injury, physical disability or illness at the start of the current period of insurance.

You must immediately use the services of a *vet* if any of your *animals* suffer:

- an *accident*
- lameness
- illness
- injury
- physical disability.

If the *vet* considers the injury or illness is serious, you must contact us so we can consider appointing a *vet* of our own choice.

10.2 You must comply with all terms of this policy

You, and anyone else entitled to claim under this policy, must comply with all the terms of the policy before we will meet any claim under it.

You must tell the truth at all times.

10.3 You must tell us immediately if anything changes

After this policy starts, you must notify us immediately of any change in circumstances you are aware of that affects any risks insured under this policy, whether by increasing or altering them.

Once you have done so, we may change the premium and terms of cover, at our discretion.

If you fail to let us know about any change in circumstances, we may (from the date of the failure):

- refuse to meet any claim or part of it
- cancel this policy.

10.4 You must take reasonable care

You must take reasonable care, at your own expense, to avoid and minimise *loss* to your *animals* insured under this policy, and liability to others.

This includes all of the following:

- complying with all relevant laws
- complying with all manufacturer's recommendations
- employing competent *employees*
- maintaining and operating all security protection equipment, and all fire protection and extinguishment equipment, at all relevant times.

We will not pay any claim if you have been reckless or grossly irresponsible.

10.5 Premiums must be paid on time

Cover under this policy will begin when you have paid, or have agreed to pay, the premium for the period of insurance (including any government charges).

If we have agreed that you can pay your premium in instalments, cover under this policy will begin when you have paid, or have agreed to pay, the first instalment (including any government charges), due under this agreement.

You must pay your premiums by the due date.

If you suffer a total loss:

- we will not settle your claim:
 - until the full annual premium is paid, or
 - if you are paying your premium by instalments, until the balance of the full annual premium is paid, and
- we may deduct any outstanding annual premium from the claim settlement.

10.6 You must seek our written agreement to a transfer of interest

No interest in this policy can be transferred or assigned without our written agreement.

11. How we will manage this policy

11.1 How to make changes to this policy

If we agree, you may change this policy by giving us notice of the changes.

We may change the terms of this policy at any time by giving you notice at the last known address we have for you. The changes we make will take effect 30 days after the day we send or deliver the notice to you.

11.2 How to cancel this policy

You may cancel this policy at any time by giving notice to us.

We may cancel this policy at any time by giving notice to you at the last known address we have for you.

Your policy will be cancelled 30 calendar days after the day we send or deliver the notice to you.

- If you cancel this policy we will (subject to 'We will be fair in the way we provide this cover' on page 6) refund 90% of the unexpired portion of your premium
- If we cancel this policy, we will refund the unexpired portion of your premium.

If you have made a claim and we have paid the full amount under:

- the policy, we will cancel the policy
- an item, we will cancel the item
- an optional benefit, we will cancel the optional benefit.

In all three cases, the cancellation will be from the date of *loss*.

11.3 Special conditions when the policy insures more than one person or entity

If this policy insures more than one person or entity, they are insured separately as though a separate policy was issued to each.

The most we will pay for all insured persons and legal entities collectively during the period of insurance is the amount shown in this policy or on the certificate.

11.4 We will add Goods and Services Tax where applicable

Where we are able to recover GST under the Goods and Services Tax Act 1985:

- all amounts insured exclude GST (unless otherwise shown on the certificate), and
- GST will be added, where applicable, to claim payments.

All excesses include GST.

11.5 We can inspect your animals

We are entitled to inspect your *animals*, at any reasonable time and you must provide any information we reasonably require in connection with your *animals*.

When we inspect your animals or provide an inspection report about them, we are not determining or warranting their safety, nor are we confirming that they are covered by the policy.

11.6 We can give information and make payments to interested parties

If you own only a part financial interest in the *animals*, or you control the *animals* as a hiree or lessee under the terms of a hiring or leasing arrangement, you will advise us about any party with a financial interest in the *animals*.

If you advise us in writing of a party holding a financial interest over your *animals* insured under this policy, all of the following apply:

- we note that interest, but the party is not directly insured under this policy
- you authorise us to disclose personal information about you to that party in connection with this policy
- we may make a claim payment directly to that party up to the limit of its interest.

If we make such a payment, we have met our obligations to you under this policy for that amount.

11.7 This policy covers your animals in New Zealand only

This policy covers your *animals* while they are in New Zealand.

However, if another location is shown on the certificate, you will also be covered in that location.

How to interpret this policy

12.1 Words in italics have a specific meaning

Words which appear in italics must be interpreted using their defined meaning stated in the definitions section.

12.2 We use New Zealand currency

All monetary amounts referred to in this policy are expressed and payable in New Zealand dollars.

12.3 The law of New Zealand governs this policy

The law of New Zealand applies to this policy and the New Zealand courts have exclusive jurisdiction.

12.4 'Acts of Parliament' include amendments and regulations

Any Acts of Parliament referred to in this policy include any:

- amendments or statutory regulations made under them, and
- Acts or regulations made in substitution for the original Acts or regulations.

12.5 Headings are for ease of reading

The headings in this document are merely there to make it easier to read. They do not form part of the policy and are not to be used in interpreting it.

Definitions

The following definitions apply to your policy.

Please note:

- references to the singular include the plural and vice versa
- the definitions apply to any derivatives of the word used in this policy.

Accident and **accidental** means an *event* that is sudden, unintended and unforeseen by you.

Accidental death means death caused solely and directly by violent, *accidental*, external and visible means.

Animals means *livestock, specified livestock and poultry*.

Climatic event means a:

- *flood*
- *storm*
- snow event
- tornado.

Confiscation means confiscation, requisition, nationalisation, destruction of, or damage to your *animals* by order of Government, a local authority, a court, or any public authority. The definition of confiscation excludes such orders given for the purpose of controlling a peril covered by this policy.

Death means death caused by *accident*, injury, disease, illness, or humane destruction.

Defined events means *accidental death* during the period of insurance caused directly by:

- fire, lightning or explosion
- hail, snow

- *storm or flood*
- impact by:
 - a motor vehicle or an animal
 - an aircraft or any other aerial or spatial devices or articles which drop from them
- burglary, malicious acts or vandalism, other than by you, a member of your family, your representative, agent, *employee*, bailee or other person you have entrusted care, custody or control of the relevant animal to
- riot or labour disturbance.

Burglary means:

- forcible and violent entry into a securely locked building (or part of a building) or motor vehicle with intent to commit crime
- forcible and violent exit from a securely locked building (or part of a building) or motor vehicle after having committed a crime, or
- theft of your *animals* from a building or motor vehicle accompanied by violence, or threat of violence to you, your *employees* or your customers where such violence or threat is used to:
 - extort the stolen *animals*, or
 - prevent or overcome resistance to your *animals* being stolen.

Motor vehicle means any type of machine on wheels or tracks that is propelled by its own power.

This includes anything that can be towed by the machine and any accessories attached to the machine.

Employee means:

- any employee directly employed by you for domestic duties, or
- any employee directly employed by you in, or any principal or director (but only in their capacity as such) of your:
 - *farming operations*
 - normal regular horticultural activities associated with the growing of your plants, or
 - homestay activities.

Homestay activities means your accommodation of temporary visitors to the house you live in who pay you for hospitality, meals, accommodation, or any combination of these for a short term (paying guests) provided that:

- your maximum paying guest capacity is no more than six people,
- your annual turnover from paying guests is not greater than \$30,000, and
- for taxation purposes, you claim no more than 50% of the house you live in for your accommodation of paying guests.

Event means a single *loss* or series of *losses* that have the same cause.

Excess means the first amount of a claim that you must pay, as shown on the certificate.

Fair market value means the price, immediately before the *loss*, at which ownership of the relevant *animal* would change hands between a willing buyer and a willing seller, neither being under any compulsion to buy or sell and both having reasonable knowledge of relevant facts.

Farming operations means your normal regular farming activities including:

- exhibitions and competitions at shows
- using your property for horse or hunt club activities, except horse racing organised by a racing or trotting (or similar) organisation
- distributing farm material from aircraft, except for 1080, 1081, herbicides, fungicides, pesticides or

- similar poisons or substances
- artificial insemination technician activities
- occasional agricultural or horticultural contracting, excluding the use of explosives or herbicides or fungicides
- your normal regular horticultural activities associated with the growing of your plants.

Flood means the inundation of normally dry land by water overflowing the normal confines of any natural or artificial water course, lake, reservoir, canal, dam or river, or the ponding of a normally dry paddock.

Livestock means any of the following livestock shown on the certificate:

- cattle
- sheep
- deer
- goats
- pigs
- alpacas
- llamas
- horses.

Loss means a coverable loss in respect of the relevant *animal* during the period of insurance.

Natural disaster means earthquake (including earthquake fire), volcanic eruption, tsunami, hydrothermal activity, or natural landslip. Natural landslip means the movement (whether by way of falling, sliding or flowing, or by a combination of these) of ground-forming materials composed of natural rock, soil, artificial fill or a combination of such materials that, before movement, formed an integral part of the ground. Natural landslip does not include the movement of ground due to subsidence below ground, soil expansion, soil shrinkage, soil compaction, or erosion (the wearing away of rocks, soil and the like by action of water, ice or wind).

Nuclear materials means:

- ionising radiation or contamination by radioactivity from:
 - any nuclear fuel
 - any nuclear waste
 - the combustion or fission of nuclear fuel, or
- nuclear weapons material.

Poultry means chickens and turkeys that are:

- raised for meat, egg or feather production,
- permanently housed in a building, and
- shown on the certificate.

Specified livestock means any individual animal shown on the certificate. It must be within the relevant age range listed below at the start of the current period of insurance:

- cattle – minimum 6 months, maximum 9 years
- sheep – minimum 6 months, maximum 7 years
- deer – minimum 3 months, maximum 13 year
- goats – minimum 6 months, maximum 9 years
- pigs – minimum 4 months, maximum 7 years
- alpaca – minimum 3 months, maximum 11 years
- llama – minimum 3 months, maximum 11 years
- horses – maximum 20 years.

Stock worrying means *death* or humane destruction as a result of injury or stress sustained by your *livestock* caused by dogs that are not owned and are not under the care or control of you or your *employees*, sharemilkers, contract milkers or share farmers.

Storm means violent winds sometimes combined with thunder, heavy falls of rain, hail or snow. Bad weather, or heavy or persistent rain, does not by itself constitute a storm.

Terrorism means a particular type of use, threatened use, or preparation for the use, of:

- force or violence towards any person or group(s) of people,
- property damage,
- conduct that creates a risk to health and safety, or
- interference or disruption with an electronic system.

What makes it terrorism is that these are actions by a person, group or groups (whether acting alone, or on behalf of, or in connection with, any organisation or government):

- designed to influence, coerce or retaliate against, a government or group of people, or
- to bring about change that aligns with the person or group's particular political, religious, ideological, ethnic, economic agenda.

Our definition of 'caused by terrorism' extends to conduct connected with controlling, preventing, suppressing, retaliating against, or responding to such actions.

Total loss means the situation that exists when the full amount available under this policy in respect of the relevant *animal* is claimable.

Vet means a veterinarian experienced in treating livestock with a current valid license issued by the appropriate governing agency allowing them to practice veterinary medicine.

Vet costs means the reasonable costs for the treatment of your *animals* by a:

- *vet*, or
- a qualified animal specialist who is not a *vet* on the recommendation of a *vet*.

War means conflict, invasion, act of foreign enemy, hostilities or warlike operations (whether declared or not), civil war, mutiny, civil commotion assuming the proportions of or amounting to an uprising, insurrection, rebellion, revolution, military or usurped power, and extends to activity connected with controlling, preventing or suppressing such conduct.

Tell us what you think about us and our service

Your feedback helps us to identify opportunities to make our products and services even better. If you have any feedback - good or bad - we would like to hear from you.

If you have a concern about something that has happened, tell us and we will investigate the issue and inform you of the outcome, either by phone, in writing or by visiting you at a convenient time.

Similarly, if you have received exceptional service, we would like to know about it so we can congratulate our team - so please let us know.

How you can contact us

-  Call us on 0800 366 466
-  Contact your local FMG manager
-  Write to us at FMG, PO Box 1943, Palmerston North 4440, New Zealand
-  Visit our website www.fmg.co.nz
-  Email us at contact@fmg.co.nz
-  Fax us on 0800 366 455

We're easy to contact



Call us on 0800 366 466



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