

Effective 15 December 2023

---



## FARM & LIFESTYLE BLOCK INSURANCE

# Farm Animals



## Summary of changes

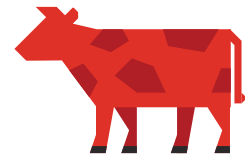
Your Agriplan policy has been updated it's now written using plain language principles making it easier to navigate and understand what you are, and are not, covered for. We've also made changes to the cover provided by the policy.

This booklet provides a summary of key policy changes but it's important to take the time to familiarise yourself with this new wording. Access it online at [vero.co.nz/rural](https://vero.co.nz/rural). If you're unsure how changes may impact you or you have questions about the cover please reach out to your broker or adviser who can provide guidance.

---

# Farm Animals

Key changes to the policy are provided below, including the page number where you can find the relevant clause in your new policy wording. Red shading indicates cover is less favourable than what was offered previously, or there is new criteria. The policy wordings are where you will see full terms, conditions and exclusions.



This policy was previously called 'Livestock, Dogs and Horses' and is referred to as 'Livestock, Dogs and Horses' on your policy schedule. The Farm Animals policy wording will apply from your current renewal.

Section	Overview of what's changed	Page
<b>Specified animals</b>	Extension of the 'Specified animals' benefit to now cover animals that are stolen or have escaped. This applies to animals covered for 'death by accident' and 'full mortality'. Previously you would have paid an extra premium for this cover.	<b>4</b>
<b>Age limits</b>	Clarification that age limits apply for animals. Please refer to the policy wording for full details. It's important you provide the correct date of birth for insured animals to prevent disappointment at claims time.	<b>4</b>
<b>Disposal costs</b>	This new benefit allows up to \$2,500 per event for reasonable costs to dispose of any livestock or horse if a claim is accepted under this policy. You must contact us and get agreement to costs prior to them being incurred. Please refer to policy wording for full details, exclusions and qualifying criteria.	<b>5</b>
<b>Intentional slaughter</b>	Extended 'Intentional slaughter' cover to include any animal that is specified or individually listed on your schedule.	<b>5</b>
<b>Replacement, or additional, dogs or horses</b>	Previously any replacement or additional dog or horse was automatically covered for death by accident until your policy renewed. You must now advise us within 30 days of acquiring a replacement or additional dog or horse for it to be covered for death by accident. Cover is limited to the amount shown on your schedule for unspecified dogs or horses. If you'd like to insure your new animal for more reach out to your broker or adviser so this can be arranged.	<b>6</b>
<b>Vet fees for life-saving surgical expenses</b>	This new benefit provides \$500 cover for the cost of emergency surgery for farm livestock and \$1,000 cover for emergency surgery for farm dogs and farm horses. The surgery must be trying to save the animal's life following an incident that is covered by the policy.	<b>6</b>

The changes shaded in red indicate cover is reduced or there is new criteria or less favourable.

Section	Overview of what's changed	Page
<b>OPTIONAL BENEFIT: Dehorning and velveting</b>	You now have the option to extend your policy to include cover for death of an animal as a result of dehorning or velveting. The animal must be specified on the policy. Reach out to your broker or adviser if you like to add this to your policy.	<b>7</b>
<b>OPTIONAL BENEFIT: Vet fees for accident, illness, or disease</b>	You now have the option to extend your policy to cover specified animals for reasonable vet fees for accidental injury, illness or disease. It needs to occur for the first time during the period of insurance. Reach out to your broker or adviser if you'd like to add this cover to your policy.	<b>7</b>
<b>Dogs and horses not specified on schedule</b>	Cover for dogs and horses that are not specified on your policy have increased from \$1,000 per animal to \$2,000 per animal. You may now have animals that are currently specified that no longer need to be. Reach out to your broker or adviser if you'd like to discuss options or make changes to your policy.	<b>14</b>
<b>Communicable disease</b>	The policy won't cover anything related to human, animal, plant or other diseases that can be transmitted directly or indirectly between organisms. This includes viruses, bacterium, parasites, or other organisms. Nor will it cover claims related to infectious or quarantinable diseases. This clause doesn't apply to animals specified and insured for 'full mortality'. Refer to the policy wording for full details.	<b>8</b>
<b>Cyber acts and incidents</b>	The policy won't cover any loss, damage, liability, cost or expense related to cyber acts or incidents. Refer to the policy wording for full details.	<b>9</b>
<b>Disappearance or shortage</b>	Clarification that there isn't cover for any unexplained disappearances or shortages of animals.	<b>9</b>
<b>Pre-existing conditions</b>	Clarification that any pre-existing injury or condition that your animals may have prior to the commencement of this policy are not covered.	<b>10</b>

The changes shaded in red indicate cover is reduced or there is new criteria or less favourable.

