



Private Sales Key Facts

The following summary does not contain the full terms and conditions of the contract which can be found in the policy document. The summary does not form part of your contract of insurance.

INSURER

This insurance policy is underwritten by Lloyd's Syndicate No Syndicate 2003 Lloyd's

ABOUT YOUR POLICY

This insurance policy provides the following coverage:

Bull Congenital Infertility Insurance

This insurance only relates to the coverage which you request and the Underwriters agree to insure.

Cover specific features and benefits

The Underwriters will pay up to the sum insured shown in the policy schedule for the fair market value for your livestock in the event of the bull being proved to be congenitally infertile, in accordance with the National Beef Association's terms and conditions.

SIGNIFICANT OR UNUSUAL EXCLUSIONS OF LIMITATIONS

The policy document contains a number of exclusions and other limitations. The more significant exclusions applying that will bar any payment are listed below. This insurance excludes loss due to or relating to:

1. any animal which has not been maintained by the purchaser at all times since purchase in a normal breeding condition, in accordance with the rules and practice of good animal husbandry and management. **See 10.1.4.2 of NBA rules**
2. any animal which has been rejected by its breed society inspector(s) **See 5.4.(k). of NBA rules.**
3. any animal which after the sale has contracted an illness or suffered an injury which may affect its fertility or capability. **See 10.1.4.2 of NBA rules**
4. any animal which does not remain the property of the purchaser. **See 10.1.1. of NBA rules**
5. any animal which does not survive until the completion of all examinations and procedures deemed necessary by the Underwriters and their veterinary surgeon. **See 10.1.9. of NBA rules**

Armitage Livestock Insurance Agency Limited,
2 Bladen Close, Weybridge, Surrey. KT13 0JA, England
Tel: +44 (0)1932 856486 Fax: +44 (0)1932 846607
Email: info@ArmitageLIA.com



Key Policy Conditions

The purchaser and/or vendor must notify Armitage Livestock Insurance Agency Limited as soon as the purchaser suspects the bull might not be fertile, and in any event within the period of insurance.

Period of Insurance

The Period covered by this insurance policy is six months from the date of sale, or six months from the time the bull attains the following age, whichever is the latter:

16 months of age in respect of Charolais and Limousin bulls

18 months of age in respect of Belgian Blue bulls

14 months of age in respect of all other breeds

Cancellation

If this policy does not meet your requirements you have 14 days in which to cancel, provided that no claims have been made.

If the policy term is less than one month duration, this section does not apply.

Claims

If you believe that you have a claim under this Insurance Certificate, you should notify:

Armitage Livestock Insurance Agency Limited, 2 Bladen Close, Weybridge, Surrey. KT13 0JA
Telephone Number 01932 856486 Facsimile Number 01932 846607
Email info@ArmitageLIA.com

Complaints

It is our aim is to provide a friendly, speedy and highly professional service by putting you and your animal first, especially in the settlement of claims. But queries or problems do arise and we would rather be informed of any difficulty than leave you dissatisfied. If you are unhappy with our service for any reason or have any query whatsoever, in the first instance please write to:

Armitage Livestock Insurance Agency Ltd., 2 Bladen Close, Weybridge, Surrey. KT13 0JA
Copies of our complaints procedures are also available from this address.

If matters are not explained or resolved to your satisfaction, and you wish to make a complaint concerning this policy you should contact:

Policyholder & Market Assistance, Lloyd's Market Services, One Lime Street, London EC3M 7HA
Tel: 020 7327 5693 Fax: 020 7327 5225 E-mail: Complaints@Lloyds.com

Complaints that cannot be resolved by the Complaints Department at Lloyd's may be referred to the Financial Ombudsman Service. Further details will be provided at the appropriate stage of the complaints process.

This complaint procedure is without prejudice to your right to take legal proceedings.

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Compensation

Lloyd's insurers are covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the Scheme if a Lloyd's insurer is unable to meet its obligations to you under this contract. If you were entitled to compensation under the Scheme, the level and extent of the compensation would depend on the nature of this contract. Further Information about the Scheme is available from the Financial Services Compensation Scheme (7th floor Lloyd's Chambers, Portsoken Street, London E1 8BN) and on their website: www.fscs.org.uk

You may contact any of the above bodies without affecting your legal rights.

UK Law allows the parties to choose the law applicable to this insurance contract. Unless specifically agreed to the contrary, this insurance shall be subject to English Law.

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