



Certificate of Insurance Summary

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

Insurer

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

About your Insurance

This insurance certificate provides the following coverage:

Livestock Insurance All Risks of Mortality

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 Insurance Certificate schedule for the fair market value for your livestock in the event of

- Death as a result of accident, illness or disease *see Certificate of Insurance*
- Humane Destruction

which occurs during the period of insurance

Extensions to cover available (if you have requested cover and the Underwriters have agreed to insure). Additional options are available upon request.

- Loss of Use or Economic Slaughter (cattle / alpacas only)
- NMA 1981 Limited Theft and Unlawful Removal.

Significant or Unusual Exclusions of Limitations

The insurance certificate 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. Intentional slaughter by or under the order of any government or public or local authority or any person or body claiming to have jurisdiction.
2. Death or humane destruction caused by one or more of the following:
 - any surgical operation unless conducted by a veterinary surgeon necessitated solely by accident, illness or disease.
 - the administration of any medication unless by a veterinary surgeon necessitated by accident, illness or disease
 - malicious or willful injury whether or not caused by any Assured (unless otherwise agreed by Underwriters)
 - Transport by air or water.
3. Terrorism
4. Death or humane destruction that takes place outside the geographical limits stated.
5. Destruction on economic grounds (unless otherwise agreed by Underwriters)

Key Insurance Certificate Conditions

1. You have declared that each animal insured is in sound health and free from any illness, disease, lameness, injury and physical disability whatsoever unless pre-existing conditions have been agreed by the Underwriters.
2. You must be the sole owner of each animal insured, unless otherwise agreed.
3. You must notify Armitage Livestock Insurance Agency immediately of any event that may be subject to a claim under the insurance certificate.
4. You must pay for a veterinary surgeon to treat the animal in the event of illness or physical disability or in the event of death pay for a post mortem. At the same time you must notify Armitage Livestock Insurance Agency without delay.
5. You are required to complete and send a claim form to Armitage Livestock Insurance Agency within 60 days of death, humane destruction or theft, unless loss adjuster has been appointed.

Period of Insurance

The Period covered by this insurance certificate is 12 months (unless expressly stated otherwise). Renewal will be subject to the terms and conditions that apply at the time of renewal.

Cancellation

If this Insurance Certificate 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 +44 (0)1932 856486 Facsimile Number +44 (0)1932 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: +44 20 7327 5693 Fax: +44 20 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. _

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.

20.05.09