

Equine & Livestock Insurance

We offer a range of insurance products and risk management services developed in response to the demands and expectations of the equine and livestock industry, from minor risks to major exposures.

 **Our emphasis is on providing:**

- professional insurance services
- comprehensive insurance programs tailored to your individual needs
- responsive and proactive claims service
- an extremely competitive price structure.

Our in-depth understanding of equine and livestock insurance comes from extensive experience in the worldwide market since 1990. Over the years we have earned a reputation for integrity, creative solutions and outstanding service. For you that means real benefits, personal attention and fast claim settlements.

We can structure an insurance program that covers any or all of the following risks:

Section 1: Mortality

Covers death, or euthanasia on humane grounds, resulting from an accident, injury or illness. Nil excess on each claim.

Section 2: Theft or straying

Covers theft or straying where the horse is not recovered within 90 days, plus up to \$300 for advertising and reward.

Section 3: Entry fees

Covers loss of irrevocable entry fees up to \$300 following a claim under Section 1 (Mortality).

Optional extensions

Section 4: Public liability

Covers your legal liability in respect of accidental:

- death, bodily injury, illness or disease of any person
- loss of, or damage to, tangible property arising from your ownership and use of the insured horse.

Cover includes legal costs.

Section 5: Loss of use

Covers accidental injury or contracting an illness that renders your horse physically (or cosmetically if you nominate) incapable of fulfilling the purpose for which it was bought or bred.

Section 6: Saddlery and tack

Covers loss or damage to your riding equipment up to the value of \$20,000.

Section 7: Horse trailers / floats

Covers loss or damage caused by fire, theft or accidental damage up to the value of \$20,000.

Section 8: Personal accident and dental

We will pay:

- \$5,000 for death, permanent disability, loss of sight or limb
- \$2,500 for death if the deceased is under 18 years of age
- \$750 for dental treatment.



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Other equine services

Studs

We offer special policies for studs, including options for unborn foals, legal liability and even breeding risk.

Fall of the hammer

Cover related to fall of the hammer is available for breeders, trainers or studs.

Bloodstock

Our bloodstock division can tailor an insurance program that caters for all your bloodstock requirements, including the complex areas of:

- loss of use
- congenital infertility
- foaling risk.

Worldwide transit

Wherever you move your horse, intrastate or worldwide, we can provide appropriate insurance protection.

Veterinary certificates

A recent certificate must be provided if:

- the sum insured is more than \$20,000
- the horse is intended for show jumping / eventing / polo / polocrosse / endurance
- you nominate 'loss of use' cover
- the horse is aged more than 12 years
- you require cover for foals under six months of age.

Let us work with you to develop an insurance program tailored to your specific requirements.

As well as equine and livestock insurance, we can provide cover for any or all of the following: photographic equipment, musical instruments, bathing boxes, town planners, business package, credit, employment practices, liability, motor vehicles, property, home and contents, travel, construction and builders warranty, directors and officers liability, industrial special risks, marine, personal accident, professional indemnity, energy, promotional, and worker's compensation.

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General advice warning

This document has been provided without taking into account your objectives, financial situation or needs. You must therefore assess whether it is appropriate, in the light of your own individual circumstances, to act upon the information. The document is a summary of the insurance, so please refer to the policy and our product disclosure statement prior to making any decision to acquire this product. Insurance cover will not begin until your application has been accepted and the premium paid.