

# Bargwanna & Gerrard

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Dear Client,

## **Re: Transit Insurance Livestock**

It has been brought to our notice that quite a few Livestock Carriers are not prepared to accept liability for stock losses during transit.

In view of this situation, we have made arrangements, through our Industry Association, Rural Marketing Agents Ltd, with a major insurance underwriter QBE, to provide insurance cover on all livestock handled by our firm.

All Livestock will be covered automatically '**unless**' we receive notification from the owner of the stock prior to transit.

The rate of insurance will be \$0.28 cents in every \$100 based on the value of the livestock concerned, and there is no excess on claim (higher rates apply to long distance, stud stock & one-off consignments).

Cover will be from commencement of, and including loading on the property onto transport and during the normal course of transit until the fall of the hammer, or at the actual time of delivery as a contract may require. Cover is also available on stock being moved from paddock to paddock for agistment etc.

Cover will be for death only, including smothering and slaughter for humane reasons after injury, but excluding death as a result of Veterinary treatment of disease.

This policy covers stock carried by contract carriers, as well as owner-drivers.

The limit that can be claimed on any one conveyance will be \$100,000 and a warranty will be required from the owner of the stock that they are in sound physical condition prior to loading and are fit to travel.

The date of commencement of this policy will be from 1<sup>st</sup> February, 2011.

We feel this livestock policy provides good cover particularly in relation to 'from loading until sale or delivery'.

If you should require further information or DO NOT wish to have this cover, please contact us.

Yours faithfully,

Bargwanna & Gerrard