

Horse policy



FMG
Advice & Insurance

Horse external accident only

YOUR POLICY: Horse External Accident Only

We agree to provide **you** with the insurance set out in this Policy, if this Policy is shown on the **certificate**.

What you are insured for

1. Your horse is insured for death or **humane destruction** due to an external accidental injury only either:

- (a) During the **period of insurance**; or
- (b) For **policies** with an annual period or longer only, within ninety (90) days after the expiry of this **policy**,

subject to immediate written notice of such external accidental injury having been given to **us** before the expiry of this **policy**.

Additional Benefits

You are automatically insured under this section for the following benefits which are subject to the terms of this Policy except to the extent those terms are expressly varied in each benefit.

1. Air Transit

This **policy** extends to cover the **horse(s)** shown on the **certificate** within New Zealand and Australia:

- (a) Whilst on board or being loaded into or unloaded from an aircraft licensed for passenger and/or cargo carrying, from aerodrome to aerodrome whilst being transported between the places described in the **policy** to which this benefit is attached.
- (b) It is understood and agreed that the **horse(s)** are also covered against the risk of jettison,

theft, maintenance due to an accident or mishap or to a forced landing or mechanical breakdown of the aircraft carrying the said **horse(s)** and slaughter of the **horse(s)** by authorities for the safety of the aircraft, passengers or crew.

- (c) It is warranted that the said **horse(s)** are not loaded on any aircraft with any other **stock** to which they may have a natural antipathy.
- (d) It is a condition that all claims are subject to confirmation by a responsible official giving particulars and apparent cause of death.

The following exclusions also apply:

- (a) Wilful misconduct or negligence of **you, your** employees or agents;
- (b) **You, your** employees or agents having caused or suffered anything to be done whereby the risk hereby insured against are or may be increased;
- (c) An accident occurring beyond the geographical limits specified in the insurance hereto;
- (d) Any breach of law by **you**;
- (e) The omission or failure of **you, your** employees or agents, to comply with any or instruction of the pilot or other person in supreme authority and control of the aircraft;
- (f) Prohibition of import or export or failure to pass tests;

All other **policy** terms and conditions remain unaltered.

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2. Sea Transit

- (a) This **policy** extends during transit within New Zealand and Australia to cover all risks of death, jettison and/or washing overboard, theft and/or non delivery, including destruction for humane reasons.
- (b) In addition to the indemnity provided by the Policy, this **policy** shall pay general average and salvage charges, special charges, sue and labour and all extra expenses for which **you** shall be liable in consequence of delay and/or accident to vessel or craft and/or any other cause to ensure completion of the venture.
- (c) **You** shall not be prejudiced by any agreement exempting lightermen and/or shipowners from liability.
- (d) This **policy** shall remain in force during:
 - (i) deviation, delay beyond **your** control, forced discharge, reshipment and transhipment;
 - (ii) any other variation or failure of the venture arising from the exercise of a liberty granted to the shipowners or charterer under the contract of affreightment.
- (e) It is warranted free of claim for injury from any cause whatsoever, inoculation and its after-effects, prohibition of import or export, or failure to pass tests or slaughter by the order of any government or public or local authority or any person or body having jurisdiction in the matter or control of infectious disease.
- (f) It is a condition of this **policy** that **you** shall act with reasonable dispatch in all circumstances within **your** control.
- (g) It is warranted the **horse(s)** insured shall be in sound health and free from any injury or physical disability whatsoever at the time of commencement of the insured transit.

What we will pay

1. Fair Market Value

If the **certificate** shows that **your horse** is insured for Fair Market Value **we** will pay either:

- (a) the **fair market value** of the **horse** at the time of the accident or injury causing its death or **humane destruction**, or
- (b) the amount shown on the **certificate**, whichever is the lesser for any one **event**.

What you are not insured for

1. **Your Horse** is not insured for any **loss** directly or indirectly attributable to death or **humane destruction** from;

- (a) illness
- (b) disease

2. Please note there are also General Exclusions in the FMG What you need to know supplementary document.