

Appendix A (ii)

Events (Poultry Risks)

Definitions

Event L

- a) Breakdown or failure of machinery or plant on the Insured's own premises, excluding
 - i) damage to machinery or plant caused by its own mechanical or electrical breakdown, or explosion due to internal fluid (including steam, gas or air) pressure (but not loss resulting from such damage)
 - ii) the cost of remedying or making good
 - a) wear and tear and gradual deterioration whether by wasting, grooving, rust, corrosion, erosion or otherwise
 - b) gradually developing defects, flaws, deformation, distortion, cracks or partial fracturesbut breakdown resulting from the foregoing is not excluded.
- b) Failure of the public supply of electricity, gas or water, excluding failure caused by the deliberate act of the supply undertaking, except where the action is taken
 - a) for the purpose of public safety
 - b) to avoid damage to the supply undertaking's system or as a result of damage to such system.

Event M

- Any violent, accidental and visible cause, excluding
- a) any event (other than event N) defined elsewhere in Appendix A
 - b) damage to machinery or plant caused by its own mechanical or electrical breakdown, or explosion due to internal fluid (including steam, gas or air) pressure
 - c) the deliberate act of any electricity, gas or water supply undertaking in withholding or restricting the supply of electricity, gas or water, except where the action is taken
 - i) for the purpose of public safety
 - ii) to avoid damage to the supply undertaking's system or as a result of damage to such system
 - d) wear and tear and gradual deterioration whether by wasting, grooving, rust, corrosion, erosion or otherwise and gradually developing defects, flaws, deformation, distortion, cracks or partial fractures in buildings, machinery or plant

- e) cannibalism, disease or poisoning of poultry or birds
- f) loss, destruction or damage
 - i) caused by storm or flood to
 - a) fences, gates and hedges
 - b) movable property in the open
 - ii) resulting from cessation of work
 - iii) resulting from confiscation, destruction or requisition by order of the Government or any Public Authority
 - iv) occurring in Northern Ireland or the Republic of Ireland and
 - a) caused by malicious persons, or
 - b) resulting from riot or civil commotion
 - v) caused by theft by, or in collusion with, any member of the Insured's family, business staff or domestic servants, or any person lawfully on the premises
 - vi) to poultry or birds
 - a) as a result of inadequacy of heating, ventilation, food or drink
 - b) caused during, and resulting from, the process of collection prior to despatch from the premises for sale or slaughter
 - c) caused by any animal belonging to the Insured
 - vii) attributable solely to change in the water table level
 - viii) caused by normal settlement or bedding down of new structures
- g) under Section 2D, loss resulting from deliberate erasure, loss, distortion or corruption of information on computer systems or other records, programs or software
- h) in respect of loss, destruction or damage to poultry, other birds or eggs, due to heat stress
 - i) 50% of the amount of such loss, destruction or damage (before the application of any excess)
 - ii) loss, destruction or damage where the stocking density, at the time of the loss, exceeds the levels set down in the relevant DEFRA welfare codes

Exclusion

(in addition to any Exclusions applying to the Section)

In respect of each and every happening of loss, destruction or damage by each of the events specified below, NFU Mutual will not be liable for the amount stated below as the excess in relation to that event, such amount being applied separately to the amount of NFU Mutual's liability under

- a) Section 1D in respect of property insured at each separate situation
- b) Section 2D.

For the purpose of this exclusion, the amount of NFU

Mutual's liability under each of the sections concerned will be the amount of that liability as ascertained after the application of any underinsurance condition in those sections.

Event	Excess
L	£250
M	£500 in respect of loss, destruction or damage caused by heat stress £250 in respect of any other loss, destruction or damage.