

Section 4C

Brucellosis

(Operative only if so stated in the schedule)

Definitions

Category 1
Category 2
Item
Livestock insured
Sum insured



as stated in the schedule.

Contact

An animal which has not given a positive reaction to a **test** but is certified by the **Ministry** as having been in close contact with **reactors** and, as such, has to be slaughtered.

Reactor

An animal which is certified by the **Ministry** as having given a positive reaction to a **test**.

Test

A test for the presence of brucellosis arranged or authorised by the **Ministry** on all or any of the **livestock insured**.

Ministry

The Department for Environment, Food and Rural Affairs, the Scottish Executive Environmental Rural Affairs Department, the National Assembly for Wales and the Department of Agriculture and Rural Development for Northern Ireland or their legal successors.

Premises

Any land or premises in Great Britain, Northern Ireland, the Isle of Man or the Channel Islands owned or used by the Insured in connection with the business.

Cover

If any **livestock insured** are certified by the **Ministry** as either **reactors** or **contacts** as a result of a **test** during the **period of insurance** and such livestock are slaughtered in accordance with the legal provisions relating to the eradication of brucellosis, **NFU Mutual** will pay to the Insured

- a) for each **reactor**, the **sum insured** applicable to such animal
- b) for each **contact**, 25 per cent of the amount which would have been paid under this section if such animal had been slaughtered as a **reactor**.

Provided that

- 1) during any **period of insurance**, **NFU Mutual** will not be liable in total, under any item in **category 1**, for more **reactors** and **contacts** than the number of animals stated to be insured by such **item**
- 2) **NFU Mutual's** liability for any **contact** will not exceed an amount equal to that fixed by the **Ministry** as the maximum compensation payable for an animal slaughtered as a **reactor** during the month concerned

3) in the event of a claim for a **reactor** with a **sum insured** in excess of £1,000, **NFU Mutual's** liability for such animal will not exceed its pre-**test** market value or such **sum insured**, whichever is the less

4) where the **category 1 sum insured** is described as "(FIRST LOSS BASIS)" in the schedule for this section, **NFU Mutual's** total liability under **category 1** during any **period of insurance** will not exceed such **sum insured**

5) **NFU Mutual's** liability under this section will cease immediately upon any breach by the Insured of the legal provisions relating to the eradication of brucellosis, as applicable to the **livestock insured**.

Exclusions

1) **NFU Mutual** will not be liable for any **livestock insured** until the Insured has complied with any requirements relating to the isolation and testing of such livestock and the **Ministry** has given authority for them to join the herd.

2) **NFU Mutual** will not be liable under any **item** in **category 1** for any animal more specifically insured under **category 2**.

Cover Extension

Inconclusives

Any animal insured by this section which gives an inconclusive result to a **test** during the **period of insurance** and is certified by the **Ministry** as a **reactor** at the subsequent re-**test**, whether such re-**test** takes place during or after the **period of insurance**, will be considered as having been a **reactor** at the original inconclusive **test**.

Special Condition

Underinsurance

If, at the time of a **test** giving rise to a claim under any **item** in **category 1**, the total number of animals stated to be insured by all **items** in **category 1** is less than 75 per cent of the number of animals as described in those **items** owned by the Insured at the **premises** (excluding any animals specified under **category 2**), **NFU Mutual** will be liable for only that proportion of the amount otherwise payable under such **item** that the total number of animals stated to be insured bears to the number owned.

