

## Section 5E

# Livestock Worrying

(Operative only if so stated in the schedule)

### Definitions

#### Fatal injury

Injury which, within 30 days of its occurrence, solely and independently of any other cause, results in death, or slaughter on humane grounds under certificate by a registered veterinary surgeon.

#### Geographical limits

Great Britain, Ireland, the Isle of Man or the Channel Islands.

#### Livestock insured

Livestock as described by any item, belonging to the Insured, or for which the Insured is responsible, and pertaining to **the business**.

#### Slaughter on humane grounds

Slaughter which is necessary for humane reasons, in that to keep the animal alive would be an act of cruelty.

#### The business

As stated in the schedule.

### Cover

If **livestock insured** sustain **fatal injury** within the **geographical limits** as a direct result of worrying by dogs or wild animals during the **period of insurance**, **NFU Mutual** will indemnify the Insured in respect of such injury by payment of the market value of such livestock.

Provided that **NFU Mutual's** liability (excluding any liability under cover extensions) will not exceed

- a) in respect of **fatal injury** to any one animal, £5,000
- b) under each item, for **fatal injury** occurring during the **period of insurance**, the sum insured on such item.

### Exclusion

**NFU Mutual** will not

- a) indemnify the Insured in respect of **fatal injury** to any animal, or
- b) be liable under any cover extension for any consequence of **fatal injury**, or any other injury to any animal

caused by, or contributed to by, worrying by any animal belonging to the Insured.

### Cover Extension

#### 1 Veterinary fees

**NFU Mutual** will pay the Insured's reasonable expenditure in fees payable to a registered veterinary surgeon for services in respect of

- a) **fatal injury to livestock insured**
- b) any other injury to **livestock insured** which the veterinary surgeon certifies would, in his opinion, have resulted in death, or **slaughter on humane grounds**, within 30 days of the injury but for such services,

sustained as a direct result of worrying by dogs or wild animals during the **period of insurance**, provided that

- a) no payment will be made in respect of services rendered after such 30 days
- b) **NFU Mutual's** liability in respect of **fatal injury**, or any one other injury, to any one animal will not exceed £250.

#### 2 Collection Charge

**NFU Mutual** will pay the amount, not exceeding £250 per animal or £1,000 in any one **period of insurance**, for which the Insured is liable to a knacker, renderer or bona fide disposal centre, for the removal of any animal which is the subject of a valid claim under this section.

### Special Condition

#### Underinsurance

If, at the time of any **fatal injury** or other injury giving rise to a claim under any item (including a claim under the cover extension), the sum insured on such item is less than 75 per cent of the market value of all **livestock insured** by such item, **NFU Mutual** will be liable for only that proportion of the amount otherwise payable under such item and/or cover extension that the sum insured bears to such market value.

