



**NO POLICY SCHEDULE = NO COVER**  
**NO POST MORTEM = NO CLAIM**  
**NO CARCASS = NO CLAIM**  
**A POST MORTEM MUST BE OBTAINED FROM**  
**ONDERSTEPSPOORT IF THE CLAIM AMOUNT EQUALS OR**  
**EXCEEDS R500,000.**

### PREAMBLE:

Your AnimalSure Underwriting Managers (Pty) Ltd policy is underwritten by Mutual & Federal Risk Financing Limited, Registration Number 1966/10741/06. A licensed Non-Life Insurer. AnimalSure Underwriting Managers (Pty) Ltd is an authorized financial services provider (FSP), licensed under FSP No. 47461 and a juristic representative to Strategic Insurance Systems (Pty) Ltd under FSP No.1007. The Policy covers the events stated in the Sections below, occurring during the Period of Insurance (depending on the different policy types), up to the sums insured or limits of liability, as is stipulated in the specific cover obtained by the Insured. The Insured will be covered for certain events as stated in the policy, subject to the fact that payment was received or premiums are paid up to date, depending on the cover that the Insured applied for. Please refer to the Policy Schedule to confirm the specific cover provided. Any Proposal and Declaration made by the Insured is the basis of and forms part of this Policy.

### A) DEFINED TERMS

- 1. Age of Animals:** No animal under the age of 3 (Three) months will be insured
- 2. Application Form:** Refers to the Application document, containing a Proposal and Declaration submitted by or on behalf of the Insured to the Insurer, in respect of a prospective Policy.
- 3. Commission:** Your broker or financial advisor will earn up to a maximum of 15% (Fifteen Percent) of the premium payable as commission. Please refer to the Policy Schedule.
- 4. Cover:** Refers to Insurance as defined and "covered" means insured.
- 5. Dystocia:** Where a female animal dies as a result of obstructed and/or difficult labour whilst giving birth.
- 6. Environment:** The external surroundings in which an animal lives or is held, which influences its development and behaviour.
- 7. Fire & Lightning Cover:** Refers to the insurance specifically in respect of the death of (an) animal/s that is/are covered, as a direct result of fire or lightning as detailed in the appropriate section below.
- 8. Habitat:** The natural home of an animal.
- 9. Insurance:** Refers to the insurance contract entered into between the Insured and the Insurer in terms of which the Insurer insures the Insured against the loss of its insured animal/s in the circumstances of the defined events, subject to the exclusions and fulfilment of all the conditions.
- 10. Impotency/Infertility:** When it is proved by production satisfactory evidence and certificates that the pedigreed bull or ram as described in the schedule is permanently impotent or infertile or permanently incapable of natural service as a result of an injury caused by an accident or an illness and sustained during the period of cover. Impotent, impotency, permanent total disability means bulls and rams in a state of permanent and total incapacity for breeding purpose but excludes natural service due to a broken leg.
- 11. Insured:** Refers to the applicant stated in the application form.
- 12. Insured Sum:** Is either the market value of the animal(s), the replacement value or the sum agreed with the Insurer at the inception of the Policy, WHICH EVER AMOUNT IS LESS. The market value is defined as the current average price paid for an animal of the same species and of a similar general physicality to the Insured animal at auction as determined by the published prices. Replacement value does not include future loss of income.
- 13. Insurer:** Mutual & Federal Risk Financing Limited, Registration Number 1966/10741/06. A licensed Non-Life Insurer.
- 14. Loading:** Loading (Transport) is the action of putting animal(s) onto a vehicle or into a suitable transport crate. Once the animal(s) step(s) onto the vehicle or into the crate, the cover ceases.
- 15. No Claim Discount:** An up-front no claim discount in terms of the premium
- 16. Old age:** Refers to death of the insured animal directly or indirectly as a result of an illness and/or physical infirmity of the animal exacerbated by the old age of the animal. **Dental attrition** is a type of tooth wear caused by tooth-to-tooth contact, resulting in loss of tooth tissue, usually starting at the incisal or occlusal surfaces. Tooth wear is a physiological process and is commonly seen as a normal part of aging is excluded as cause of death.
- 17. Permits:** To be obtained by the Insured and delivered to the Insurer prior to a certain event, e.g. translocation.
- 18. Policy:** Refers to the insurance contract entered into by the Insured and the Insurer as evidenced by the Policy Schedule.
- 19. Policy Period:** Is the period during which the policy is in force and the policy does not renew automatically.
- 20. Post Mortem:** In the event of a claim a Post Mortem must be furnished in accordance with the steps as stipulated in the

1

AnimalSure Underwriting Managers (Pty) Ltd (Reg No 2016/228347/07) is underwritten by Mutual and Federal Risk Financing Limited, Registration Number 1966/10741/06. A licensed Non-Life Insurer | Unit 4 Coral Reef, 7 Coral Road, Bloubergrant, 7441 | PO Box 11508 Bloubergrant, 7443 | T: 021 023 0486 | E: [lizette@animalsure.co.za](mailto:lizette@animalsure.co.za) | [www.animalsure.co.za](http://www.animalsure.co.za) | AnimalSure Underwriting Managers (Pty) Ltd is an authorised financial service provider FSP No. 47461 and a juristic representative to Strategic Insurance Systems (Pty) Ltd under FSP No. 1007

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Necropsy technique & sample collection as detailed below in Annexure "A". In the event that the insured consents to Euthanasia, a Post Mortem must still be conducted and furnished to the Insurer or else the claim will be null and void. No Post Mortem = No Claim.

**21. Policy Schedule:** The policy schedule shows important Policy details, insurance cover and the limits selected. The Policy Schedule consists of the Policy Schedule, Premium Notification, Policy Wording, Claims Procedure. The completed and signed Application Form or Auction Cover Note, whichever document is applicable, is the final document of the policy schedule.

**22. Predation:** Refers to the act whereby a predator kills or scavenges an insured animal.

**23. Pre-existing disease, illness or injury:** Refers to any disease, illness or injury diagnosed or undiagnosed at the time of inception of the Cover with which the insured animal was afflicted. If the Insurer alleges that the insured animal had a pre-existing disease, illness or injury, the Insured will bear the onus of proving the contrary.

**24. Premium:** The total amount due, inclusive of VAT, as per the cover described in the policy schedule and premium notification must be paid before inception date and before cover is granted by the Insurer.

**25. Proof of ownership:** The Insured must furnish the Insurer with documentary proof that the Insured is the owner of the animal(s). The Insurer may request documentary proof of ownership at any time during the Policy Period and thereafter.

**26. Proper Care and Attention:** Refers to taking care of and attending to the insured animal, which duty shall include inter alia: daily monitoring of the animal to ensure that it is free from injury and/or illness, ensuring that there is no inter-specie or intra-specie conflict, ensuring that younger animals are not being bullied, ensuring that the animal is not carrying a heavy tick, worm or other parasitic burden, ensuring that the animal is receiving sufficient nutrition, via natural vegetation and/or feeding, ensuring that there are sufficient water and feeding points to limit competition between the animals, ensuring that the water and feeding points are moved regularly to limit the infestation of ticks, wireworms, worms and other parasites, ensuring that the Environment and Habitat is free from potentially harmful articles (such as pieces of wire, rope, glass and plastic). The Insured bears the onus of proving that the Insured has complied fully with the aforementioned requirements. Should any of the abovementioned concerns be identified, the Insured must immediately instruct a Veterinary Surgeon to attend to the animal and immediately take all necessary steps to remedy the animal's adverse medical condition, situation and/or Environment or Habitat

and within 48 (Forty Eight) hours advise the Insurer in writing of the adverse condition and the remedial steps taken.

**27. Step-off:** Is the time and place where and when the Insured animal disembarked for the first time from the vehicle which transported it from one place to another, during an insured event.

**28. Veterinary Certificate (Vet Certificate of Health):** A Certificate to be completed by the veterinarian (as referred to in 30 below) inspecting the animal(s) with regards to the health attestation of the animal(s) and must not be older than 48 (Forty Eight) hours from date of inception of the policy. This certificate must comply by having the date, name of the veterinarian, practice number and telephone number of the veterinarian and must be preferably on a letterhead. With the renewal of a policy, a veterinary certificate of health is not required, provided there was no interruption in cover and before expiry of the current cover.

**29. Veterinary Costs:** Refers to veterinary costs for life saving surgery. This option is available for 1 (One) event in a 12 (Twelve) month period per 1 (One) animal and to the maximum amount of R5,000.00 (Five Thousand Rand) per animal. This cover is only applicable to an animal covered on an annual all risk mortality cover policy. A 20% (Twenty Percent) excess is applicable.

**30. Veterinary Surgeon/ Veterinarian:** A veterinary surgeon, registered with the South African Veterinary Council.

### B) COVER OPTIONS

The following is a description of the cover provided:

#### 1. LOADING COVER

This cover Includes the action of putting animal(s) onto a vehicle or into a suitable transport crate as part of the capture process. The cover ceases once the animal(s) step(s) onto the vehicle or into the crate, to be used to transport the animal(s) from one point to another.

#### 2. TRANSIT COVER

The insured animal(s) will be covered, where the animal(s) die(s) as a direct result of the following defined events:

- Injury
- Collision
- Overturning
- Theft
- Hijacking
- Fire
- Lightning

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- Accident: where the insured animal(s) suffers a stabbing injury from another animal while in transit and/or where the insured animal suffers an injury where the vehicle it is being transported in, is involved in an accident or collision.

**GOODS IN TRANSIT COVER:** Goods in Transit (GIT) cover is against loss or damage while animal(s) is/are in transit from one place to another and as a direct result of collision, overturning, hijacking, fire and lightning of the vehicle (transport accident) and excludes injury and illness.

**Conditions for Transit or Goods In Transit Cover:**

2.1. Cover commences from point of loading the animal(s) into the vehicle/crate used for the transportation via road, air or sea, with cover ceasing at point of step off.

2.2. Where transportation is interrupted due to accident, injury or illness the Transporter must ensure that the Insured animal(s) are cared for in a way that does not prejudice the liability of the Insurer.

2.3. An experienced handler must accompany the animals at all times.

2.4. Adequate food and water is provided throughout the transit as deemed necessary as per SABS guidelines.

2.5. Drivers are experienced in the transportation of animals and have no driving convictions and must not be under the influence of drugs and/or alcohol.

2.6. At all times animals are kept in fully ventilated area.

2.7. The vehicle used is suitable and appropriate for transit of specific animals as specified in the Policy schedule.

2.8. Different species are not penned together at any time.

2.9. Animals are offloaded as soon as possible after arrival at the Insured's risk address.

2.10. Vehicles are designed so as to ensure that animals are contained within the vehicle. Extremities (limbs and/or heads) are not to protrude outside the sides and/or top of the vehicle. Animals must have sufficient room overhead to enable them to travel in a natural position without injury and to provide sufficient ventilation.

2.11. Appropriate shelter is provided during transport. Animals are protected from climatic extremes, particularly heat, cold, wind, rain and have sufficient shade from direct sunlight.

2.12. Animals are to be inspected within 30 (Thirty) minutes of departure by either the driver or attendant and the vehicle must be stationary for a sufficient amount of time at least every 2 (Two) hours throughout the journey to allow the animal(s) to ruminate.

2.13. A completed Vet Certificate of Health, completed by a Veterinary Surgeon/ Veterinarian, is received and approved by the insurer prior to inception.

### 3. STEP OFF COVER

Step Off cover is the combination of Post Release Stress and Limited Risk Mortality Cover for the first 14 (Fourteen) days. If a longer period than 14 (Fourteen) days are selected, the remaining period of the Step Off Cover will become All Risk Mortality Cover. Theft, Poaching & Predation is excluded unless specified separately on the Policy Schedule and an additional premium is payable.

### 4. ALL RISKS OF MORTALITY COVER CONSISTS OF:

- Illness
- Disease
- Injury
- Accident
- Theft
- Poaching
- Fire
- Lightning
- Predation
- Snake bite
- Dystocia
- Impotency of a pedigreed bull or a pedigreed ram as a result of an accident and/or illness

The insured animal(s) will be covered subject to the 14 (Fourteen) day exclusion detailed below, where the animal(s) dies as a result of the above defined events.

Theft, predation, or poaching cover is only included on an annual all risk mortality cover option, subject to the 14 (Fourteen) day exclusion detailed below. It is excluded on all other cover options, unless specified separately and an additional premium is payable.

Heartwater, red gut, blue tongue extensions are only available on an annual all risk mortality cover and must be specified separately and an additional premium is payable.

#### Impotency

When it is proved by production satisfactory evidence and certificates that the pedigreed bull or ram as described in the schedule is permanently impotent or infertile or permanently incapable of natural service as a result of an injury caused by an accident or an illness and sustained during the period of cover. Impotent, impotency, permanent total disability means bulls and

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rams in a state of permanent and total incapacity for breeding purpose but excludes natural service due to a broken leg.

#### Conditions:

4.1. A completed Vet Certificate of Health, completed by a Veterinary Surgeon /Veterinarian, is received and approved by the insurer prior to inception.

4.2. The insured animal(s) is identified by an approved microchip and/or tag number.

4.3 Impotency: Prior to commencement of cover, a fertility certificate must be issued by a qualified veterinarian surgeon and must not be older than 14 days from date of inception of the policy.

#### Exclusions:

4.4. Within the first 14 (Fourteen) days of inception date of the Policy Period, this Insurance does not cover:

4.4.1 Death occurring as a result of illness/disease.

4.4.2 Theft, poaching & predation

4.5. This insurance does not cover death as a result of a Pre-existing disease, illness or injury.

4.6. This Insurance does not include loading, transit or the moving of an animal from one camp to another (hereinafter referred to as ('the other insurance options'), unless additional insurance has been taken up by the Insured in respect of the other insurance options for the specific task to be executed and a policy has been issued by AnimalSure with regards to the specific event or procedure and an additional premium has been paid by the Insured in respect of the applicable other insurance options.

4.7 This insurance does not cover any loss in respect of an insured animal which has broken a horn or tusk. A claim may only be submitted where the insured animal has died and a post-mortem must be furnished to the insurer in order for a claim to be registered.

4.8 Impotency / Infertility is covered where annual all risk mortality cover has been selected on pedigreed animals, together with the additional option of infertility and/or impotency. In the event that this additional cover is selected at an additional premium, it is subject to the following:

4.8.1 Only with regards to pedigreed animals

4.8.2 This cover is only for infertility or impotency that is a direct result of an external accident and/or illness

4.8.3 Excludes natural service due to a broken leg.

#### 5. LIMITED MORTALITY COVER

The insured animal(s) will be covered, where the animal(s) dies as a result of the following defined events:

- Injury
- Accident
- Theft
- Poaching
- Fire
- Lightning
- Snake Bite

#### Conditions:

5.1. A completed Vet Certificate of Health, completed by a Veterinary Surgeon/ Veterinarian, is received and approved by the insurer prior to inception.

#### Exclusions:

5.2. Death as a result of any illness, disease, hyperthermia, hypothermia and any pre-existing disease, illness or injury or any inherent physiological defect(s) will not be covered under this section.

5.3 Theft and poaching is automatically covered where annual limited mortality cover has been selected but subject to an initial 14 (Fourteen) day exclusion of liability. For cover periods less than 12 (Twelve) months, theft and poaching is excluded.

#### 6. FIRE & LIGHTNING COVER

The insured animal(s) will be covered, where the animal(s) dies as a result of the following defined events:

- Fire
- Lightning

#### Conditions:

6.1 A completed animal register with identification of the insured animal(s) must be received and approved by the insurer prior to inception. Only animals specified on the register will qualify to be paid in the event of a successful claim and will exclude "unknown death" as a cause.

6.2 No Veterinary certificate of health is required.

#### 7. AUCTION COVER

Is specific cover where the insured animal is purchased at a public auction. This cover indemnifies the seller or purchaser against loss of the insured animal which occurs in accordance with the terms and conditions of the cover stipulated in the catalogue or as per auction

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quote as issued by the Insurer and agreed upon prior to the auction. Purchase of the animal usually occurs on the fall of the hammer unless specified otherwise and covers the insured animal for Transport and Step-off Cover and or any other cover that the Insurer agreed to.

**8. INFERTILITY/ IMPOTENCE COVER**

Impotency

When it is proved by production satisfactory evidence and certificates that the pedigreed bull or ram as described in the schedule is permanently impotent or infertile or permanently incapable of natural service as a result of an injury caused by an accident or an illness and sustained during the period of cover the following will apply:

8.1 The settlement of Permanent Total Disability claim is subject to the Company being fully satisfied that there is no possibility of the productive use of the animal being restored at all and only after the animal is inspected by the Company representative.

8.2 Submission of disability certificate by company authorized Veterinary Surgeon is mandatory along with medical certificate and bills incurred for treatment.

8.3 These suggestions must be realistic and economical in relation to the current feeding and management practices and to the managerial capability of the Insured.

8.4 The recommendations must be designed to alleviate the present infertility problem as well as to prevent future problems.

8.5 The mass motility and the individual motility might improve or deteriorate during these 6 (six) weeks and a final decision on the breeding soundness of the animal can only be confirmed after the evaluation.

8.6 Once a claim has been submitted for impotency/ infertility and the claim has been approved and paid by the Insurer in full and final settlement, no further claim on such animal can be instituted. Such an animal will be automatically removed from the policy schedule by AnimalSure Underwriting Managers (Pty) Ltd.

**Conditions:**

8.7. It is a condition to any liability of ours that; Liability will only arise subject to the following conditions:

8.7.1. The animal is certified to be fertile, serving satisfactorily and free from any visible defect capable of affecting fertility at inception of this policy.

8.7.2 The certificate with regards to fertility must be issued by a registered veterinary of fertility.

8.7.3 The animal must be allowed at least 12 weeks to attempt recovery, from when you advised us of the potential Loss of Use (Infertility), unless we agree otherwise.

8.7.4 Permanent infertility, impotency or incapability must be total infertility, Impotency incapability, or failure and not merely a reduction and must be proved to the satisfaction of a qualified Veterinarian.

**Exclusions:**

8.8. Partial disability of any type, whether permanent or temporary except when otherwise agreed in writing with the Insurer.

8.9 Excludes natural service due to a broken leg.

**C) GENERAL TERMS & CONDITIONS & EXCLUSIONS**

1. **Age of Animals:** No animal under the age of 3 (Three) months will be insured. The maximum age of an animal to be insured is 15 (Fifteen) years.

2. **Amendment:** The terms and conditions of this Policy may be amended or added to from time to time by the Insurer and the Insurer will notify the Insured in writing and furnish the Insured with a copy of the new terms and conditions.

3. **Auction Cover:** Save for where AUCTION COVER has been selected it is a condition of the Insurer that at the commencement of this Insurance the Insured is the sole owner of each insured animal. This Insurance shall cease to cover an animal immediately if and when the Insured sells it or enters into an agreement of sale whether written or otherwise, or transfers any interest in the animal whatsoever, whether temporarily or permanently. The Insurer may, in its sole discretion, and in writing, waive any compliance with the provisions of this clause.

4. **Cancellation:** This insurance may be cancelled or withdrawn at any time by or on behalf of the Insurer by delivering or sending to the Insured written notification (including by fax or email) of such cancellation, stating when the cancellation shall be effected and in such case the Insurer shall return the paid premium less the earned premium. A 30 (Thirty) days written notice applies. If a claim has been submitted on the relevant policy to be cancelled, no premium will be refunded.

5. **Change in details:** The Insured must notify the Insurer in writing of any change in or to the details of the Insured or the animal(s) as detailed in the Application Form which contained the Declaration and Proposal, within 30 (Thirty) calendar days of the date of the change.

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5.1 During the existence of the Cover and should the Insured apply to amend or renew the Cover, the insured must disclose and advise the Insurer in writing should there be any material change in the insured animal, the insured risk address or any other fact which could affect the risk associated with insuring the insured animal.

### 6. Excess

6.1.1 The excess will apply to each and every claim and is in accordance with the excess stipulated on the Policy Schedule, and if no excess is stipulated the excess will be 10% (ten percent) with a minimum excess of R1,000.00. (One Thousand Rand)

6.1.2 Excess with regards to an unknown death will be 50% (fifty percent). This will not be available for policies with only Fire & Lightning Cover.

6.1.3 Excess with regards to death as a result of fighting, dystocia, veterinary fees or recapturing after outbreak, will be the excess as per Policy Schedule plus an additional 10% (ten percent).

6.1.4 Excess with regards to death due to pneumonia will be the excess as per Policy Schedule plus an additional 15% (fifteen percent)

6.1.5 Excess with regards to permanent impotency/ infertility will be the excess as per Policy Schedule plus an additional 15% (fifteen percent).

### 7. Euthanasia

7.1 Economic Euthanasia will not be covered.

7.2 This Insurance does not cover intentional slaughter, for any reason, unless the Insurer has agreed in writing and a Veterinarian Surgeon/Veterinarian has recommended slaughter for humane reasons, i.e. the animal is in incredible pain and there is no chance of recovery. A Post Mortem must be done in the event of consent by the Insurer to Euthanasia.

### 8. Exclusions:

8.1 This Insurance does not cover death directly or indirectly caused by, happening through or in consequence of contraction of any:

- Foot and Mouth
- Bovine Malignant Catarrhal Fever (Snotsiekte)
- Heartwater
- Blue tongue (Bloutong)
- Rabies
- Brucellosis
- Avian influenza ("Bird Flu")
- Gas Gangrene Complex (Sponssiekte) and any other disease or illness caused by the clostridium bacteria including the illnesses or diseases more commonly known as "sponssiekte" or "red gut" or "blackquarter", "dikkop" and "pulpy kidney".

- Rift valley fever (Slenkdalkoors)

- Any other contagious disease outbreak not mentioned above.

8.2. This Insurance does not cover death directly or indirectly caused by 'Natural Causes'. For the purposes of this Policy 'Natural Causes' are any of the following:

- Old Age
- Drought
- Starvation
- Predation
- Hyperthermia
- Hypothermia

**9. Fire-fighting Equipment:** Standard fire-fighting equipment and standard fire-fighting procedures are maintained at all times for the protection of the Insured animal(s).

**10. Misrepresentation:** Any material misrepresentation, and or non-disclosure, whether intentional or otherwise shall have the effect of rendering this policy null and void and all monies received will be forfeited.

**11. No Claim Discount:** Only applicable with cover of 3 (Three), 6 (Six) or 12 (Twelve) Months All Risk Mortality and where the premium is more than R25,000.00 (Twenty Five Thousand Rand) on normal tariffs, for the specific all risk mortality cover or at discretion of AnimalSure Underwriting Managers (Pty) Ltd.

**12. Outbreak of contagious disease:** Where it is discovered that there has been an outbreak of a contagious disease on the Insured property as stated in the Policy Schedule or on a neighboring property, the Insured will immediately, within 24 (Twenty Four) hours, report such events to the relevant authorities and the Insurer.

**13. Pregnant Animal:** No cover is given under this Insurance for any embryo and/or foetus, unless Embryo cover has been selected by the Insured and a premium has been paid for Embryo cover.

**14. Property:** It is a condition of the Insurer hereunder that:

14.1 The Insured animal(s) remain on the property stated in the Policy Schedule during the whole period of this Insurance, unless the animal(s) escape(s) by visible or forcible means and this peril is covered under the Policy.

14.2. It is a condition precedent to any liability of the Insurer hereunder that:

14.2.1 The Insured shall at all times provide Proper Care and Attention for each Insured animal.

14.2.2 The Insured shall ensure that the Environment and Habitat in which the Insured animal(s) reside(s) is suitable.

14.2.3 Where an Ecological Management Survey ("the Survey") report has been prepared in respect of an insured's farm, the

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habitat, environment and / or the insured animals, the recommendations to improve the habitat and environment on the Insured's farm and the animals condition so as to reduce the risk of loss will be forwarded to the insured and the Insured is required to implement all the recommendations as soon as practically possible. Should the insured submit a further claim after the recommendations contained in the Survey have been received by the Insured, and should the Insurer's claims assessor determine that the Insured has failed to implement some or all of the recommendations contained in the Survey report, the Insured will be put to the proof that in fact the recommendations contained in the Survey report have been implemented, failing which the Insurer will be entitled to repudiate the claim on the ground of lack of Proper Care and Attention and breach of this clause.

#### Veterinary Costs:

14.2.4 In the event of any accident, lameness, or physical disability whatsoever of or to an Insured animal(s) the Insured shall immediately at his own expense employ a Veterinary Surgeon to attend to the affected animal(s), notify the Insurer in writing within twenty-four (24) hours of the aforementioned event and shall, if required by the Insurer, allow removal for treatment of the affected animal(s).

14.2.5. Should the Insured become aware that an insured animal is displaying behavior which is totally out of character for an animal of that specie(s), such as severe limping or continually walking into the electric fence, which is objectively indicative of a life-threatening injury or illness, the Insured shall be entitled to employ the services of a veterinarian to examine the insured animal notify the Insurer in writing within twenty-four (24) hours of the aforementioned event and shall, if required by the Insurer, allow removal for treatment of the affected animal(s).

**15. Uniquely Identified:** All insured animals must be uniquely identified in order to qualify for All Risk Mortality Cover, Limited Mortality Cover, Transit Cover, Fire & Lightning Cover, Step Off Cover and Post Release Stress Cover

**16. Veterinary Costs:** For treatment of the affected animal(s) indicative of a life-threatening injury or illness as per clause 14.2.4 & 14.2.5 above, the Insured will be entitled to reimbursement for the first R5,000.00 (Five Thousand Rand) of the veterinarian's cost upon receipt of the veterinarian's report confirming that the animal was indeed suffering a life-threatening injury or illness.

16.1 This option is available for 1 (One) event in a 12 (Twelve) month period for 1 (One) animal and to the maximum amount of R5,000.00 (Five Thousand Rand) per animal. This cover is only applicable to an

animal covered on an annual all risk mortality cover policy. A 20% (Twenty Percent) excess is applicable.

16.2 It is a condition precedent to any liability of the Insurer hereunder that the Insurer was notified in writing within twenty-four (24) hours of the aforementioned event.

**17. This Insurance does NOT cover death directly or indirectly caused by, the happening through or in consequence of:**

17.1 Any surgical operation unless conducted by a qualified Veterinary Surgeon and the Insurer is notified of such event and the Insurer consents to the surgical operation in writing.

17.2 The administration of any medication unless by a qualified Veterinary Surgeon.

17.3 Poison, whether intentional or unintentional.

17.4 This policy does not cover loss due to destruction of animals in compliance with the requirements of any statute, order of government, department or local authority in terms of and in accordance with The Animal Diseases Act of 1984 (Act No 35 of 1984) as amended by The Animal Diseases Amended Act, Act No. 108 of 1991 and or any other applicable legislation of the Republic of South Africa which includes but are not limited to Corridor Disease, Tuberculosis and other which are not mentioned in this document.

#### 17.4.1 COMMUNICABLE DISEASE EXCLUSION (PROPERTY)

17.4.1.1 Notwithstanding any provision to the contrary within this agreement, this agreement excludes any loss, damage, liability, claim, cost or expense of whatsoever nature, directly or indirectly caused by, contributed to by, resulting from, arising out of, or in connection with a Communicable Disease or the fear or threat (whether actual or perceived) of a Communicable Disease regardless of any other cause or event contributing concurrently or in any other sequence thereto.

17.4.1.2. As used herein, a Communicable Disease means any disease which can be transmitted by means of any substance or agent from any organism to another organism where:

17.4.1.2.1. the substance or agent includes, but is not limited to, a virus, bacterium, parasite or other organism or any variation thereof, whether deemed living or not, and

17.4.1.2.2. the method of transmission, whether direct or indirect, includes but is not limited to, airborne transmission, bodily fluid transmission, transmission from or to any surface or object, solid, liquid or gas or between organisms, and

17.4.1.2.3. the disease, substance or agent can cause or threaten damage to human health or human welfare or can cause or threaten damage to, deterioration of, loss of value of, marketability of or loss of use of property.

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17.5 Death of an Insured animal(s) directly or indirectly caused by ionizing, radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel or from any nuclear explosion.

17.6 This policy does not cover loss of or damage to the Insured animal(s) related to or caused by:

a) civil commotion, labour disturbances, riot, strike, lockout or public disorder or any act or activity that is calculated or directed to bring about any of the foregoing.

b) war, invasion, act of foreign enemy, hostilities or warlike operations (whether war be declared or not) or civil war.

c) mutiny, military uprising, military or usurped power, martial law or state of siege, or any other event or cause which determines the proclamation or maintenance of martial law or state of siege.

d) insurrection, rebellion or revolution.

e) any act (whether on behalf of any organization, body or person or group of persons) calculated or directed to overthrow or influence any State or Government or any provincial, local or tribal authority with force or by means of fear, terrorism or violence.

f) any act which is calculated or directed to bring about loss or damage in order to further any political aim, objective or cause, or to bring about any social or economic change, or in protest against any State or Government or any provincial, local or tribal authority, or for the purpose of inspiring fear in the public or any section thereof.

17.7 The act of any lawfully established authority in controlling, preventing, suppressing or in any other way dealing with any occurrence(s) referred to in sub-clauses 17.5 & 17.6.

17.8. If the Insurer alleges that, in terms of sub-clauses 17.5 & 17.6 & 17.7, death of the insured animal(s) is/are not covered by this Policy, the burden of proving the contrary shall rest on the insured.

18. Notwithstanding any provision of this Policy, death or injury of an Insured animal(s) or any expense associated therewith directly or indirectly caused by, arising out of or in connection with, any act of terrorism regardless of any other cause or event contributing concurrently or in any sequence to the loss, damage or expense.

19. This Insurance does not cover death or injury of an Insured animal(s) directly or indirectly caused by the, happening through or in consequence of:

a) an earthquake, volcanic eruption or other convulsion of nature.

b) the deliberate or willful act of any person who has the intention of causing such loss or damage EXCLUDING where death or injury is caused by or arising directly from theft or any attempt of theft or threat of theft.

c) Any legal or illegal occupation of farm(s), invasion or expropriation.

d) Where normal good husbandry practices have not been followed.

e). Unfitness or incapacity from fulfilling the functions or duties for which the animals are kept for.

f) Consequential loss.

g) Epidemics.

h) Unfitness or incapacity of the livestock.

i) Willful act or willful negligence of the insured or his representative.

j) Any legal liability of whatsoever nature.

20. Insurability

20.1. All animals shall be free of diseases at the inception date of this Policy and shall be so certified by a veterinary surgeon.

20.2. All livestock must be in good health and will only be insured from the age of 3 (three) months.

### 2. DOUBLE INSURANCE

If at any time of any defined event, given rise to a claim under this Policy, the Insured has insurance with any other Insurer covering the Insured against the same events, the Insurer shall be liable to make good only a ratable portion of the amount payable to the Insured in respect of such event. If any such other insurance is subject to any condition of average, then the amount payable by the Insurer shall be similarly subjected to average.

### 3. PREVENTION OF LOSS

3.1. The Insured shall take all reasonable steps and precautions to prevent loss or injury to the insured property/animal as stated in this Policy.

3.2. The Insured shall practice due diligence in the management of the insured animals and ensure proper maintenance for all animal handling equipment, to minimize, diminish or avoid any loss or injury to the insured animals.

3.3. Any protection provided for the safety of the insured animals shall be maintained in good order throughout the currency of this Policy and shall be used at all appropriate times. Such protection shall not be withdrawn or varied to the detriment of the Insurer's interest without the Insurer's consent.

3.4. The Insured shall keep a written record of normal husbandry activities carried out on the insured farms including statistics on calving, mortality, vaccination and dipping programs and financial accounts.

3.5. Under no circumstances shall the Insured introduce a single male or a new male, into a small camp where there is an existing male.

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3.6. The Insured must monitor all animals on a daily basis to detect early symptoms or injuries.

3.7. This Insurance does NOT cover death directly or indirectly caused by, the happening through or in consequence of:

**3.7.1 Disappearance/Escape/Theft:**

3.7.1.1 Escape or mysterious disappearance of the insured animal(s) from the location specified in the Policy Schedule.

3.7.2. Arising from the mysterious disappearance or voluntary parting of possession or title to the Insured animal(s) for whatever reason including as a result of the Insured being induced by a fraudulent scheme, trickery or false pretense. No liability shall arise under this Policy for loss of the Insured animal(s) by theft, disappearance of animal(s), unlawful removal or poaching (hereinafter referred to as "the incident") until 90 (Ninety) days after the incident is reported to Insurers, and then, only in the event that the animal has not been recovered during that period and subject to the condition that the Insured has reported the theft, disappearance, unlawful removal or poaching to the local South African Police Service ("the SAPS") and the Insurer, represented by AnimalSure within 48 (Forty Eight) hours of the occurrence of the aforementioned incident.

3.7.3. The Insured shall take all practicable steps to discover the guilty party and to recover the Insured animal(s).

3.7.4. The Insured must be able to demonstrate forcible & violent entry (e.g. proof of broken fence, tyre marks, etc when a claim is lodged for theft, disappearance of animal(s), unlawful removal or poaching of an animal).

3.7.5 In the event of the death of an insured animal(s) the Insured will immediately, within 24 (Twenty Four) hours at his own expense arrange for a post mortem/autopsy examination to be conducted.

3.7.6 A completed Post Mortem must be completed on all deceased insured animals, in order to determine and confirm the cause of death and to confirm the identification of the animal(s). Samples must be taken for histopathology.

**No Post Mortem = No Claim**

4. The Insured shall immediately, within 24 (Twenty Four) hours, give notice by telephone or email to the Insurer and provide full details of the event that occurred, the value of the animal and the specie.

4.1. The onus rests on the Insured to ensure that the notification via telephone, e-mail or fax was indeed received by the Insurer. The contact details are as follows:

Telephone number: +27 21 023 0486

E-mail: [lizette@animalsure.co.za](mailto:lizette@animalsure.co.za)

4.2. The findings of this post mortem/autopsy must be forwarded to the Insurer within 48 (Forty Eight) hours of the post mortem being

conducted and the Insured must arrange for the carcass of the animal to be kept in cold storage until such reasonable time as the Insurer agrees in writing that the carcass can be disposed of, or gives appropriate instructions in writing as to such disposal.

NO CARCASS = NO CLAIM.

4.3 The Insurer retains the right to require that a second post mortem be conducted if deemed necessary and in such circumstances will specify the veterinary surgeon that is to perform this autopsy.

4.4. If the Insured shall make any claim, knowing the same to be false or fraudulent as regards to inter alia the insured animal, the claimed amount or the circumstances of the alleged loss, this Insurance shall be null and void and all claims hereunder shall be forfeited and be void. All premiums or payments made by the Insured will also be forfeited to the Insurer. Any payment made by the Insurer on behalf of or to the Insured in settling a claim, shall be repaid to the Insurer by the Insured upon demand. The Insured will be liable for costs on an attorney-and- own-client scale, in the event that legal action is instituted against the Insured by the Insurer.

4.5 This Policy does NOT cover loss caused directly or indirectly as a result of the negligence of a veterinary surgeon or veterinarian when: treating an insured animal. Should the Insurer allege that the veterinary surgeon or veterinarian has been negligent; the Insured will bear the onus of proving the contrary

4.6. Where the quantum of a claim in respect of any specific insured animal equals or exceeds R500,000.00 (Five Hundred Thousand Rand), the insured MUST transport the animal to University of Pretoria, Faculty of Veterinary Science, Pathology Department, Onderstepoort for a post mortem. Only a post mortem conducted by Onderstepoort will be accepted and failure to comply with this material term will entitle the Insurer to repudiate the claim. The post mortem must be conducted in accordance with the procedures detailed in the claim form. AnimalSure will provide the insured with the contact details of available alternative pathologists if not in the Onderstepoort area

4.7 Subject to the exclusions, terms and conditions detailed herein, the insurance offered herein does NOT cover injury to an insured animal save where such injury results directly in the death of the insured animal. Damage to an insured animal's horn or tusk is therefore not covered.

4.8 No new insurance cover is provided for an animal in the last trimester of pregnancy for transit. Should it subsequently be determined that the animal was in the last trimester of pregnancy,

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at the selection of the cover mentioned above at the inception date, such fact will void the cover and any premiums paid will be forfeited to the Insurer.

### D) BASIS OF CLAIM PAYMENT

NO POST MORTEM = NO CLAIM

NO CARCASS = NO CLAIM

POST MORTEM TO BE OBTAINED FROM ONDERSTEEPOORT IF CLAIM EQUALS OR EXCEEDS R500,000.00.

This section covers the general terms and conditions, applicable to all defined events. The Insurer will pay for loss or death of the animals that are insured under this Policy on the following basis:

- a) Notice of a possible claim must be submitted in writing within 48 (Forty Eight) hours following the date of loss and forwarded to: [lizette@animalsure.co.za](mailto:lizette@animalsure.co.za).
- b) A claim form with the claims procedure will be forwarded and the Claim Form must be furnished to AnimalSure within 48 hours from receiving the claim form.

**1. Premium:** The Policy on the insured perils must be in force, and all premiums due from the Insured to the Insurer must have been paid prior to inception of the policy and with monthly policies the outstanding amount will be deducted together with the excess.

- 1.1 In the case of non-payment of an initial payment or premiums there will be no cover.
- 1.2 If any payment is made under this insurance the Insured shall give to the Insurer all such assistance within the Insured's power as the Insurer may require to secure its rights and remedies and, at the Insurer's request, shall provide all documents necessary to enable the Insurer to pursue such rights and remedies
- 1.3. In the event that a claim arises the full amount granted under the **No Claim Discount** will be deductible with the first claim, together with any other applicable amount(s) payable.

**1.4 Veterinary Costs:** Once off payment for life saving surgery during the term of the annual all risk mortality cover policy if required to the maximum of R5,000.00 (Five Thousand Rand) per animal per policy term. The invoice from the vet as well as proof of payment by the Insured, must be furnished to the Insurer for reimbursement to the maximum amount of R5,000.00 (Five Thousand Rand) Any amount above R5,000.00 (Five Thousand Rand) will be for the Insured's own account.

**2. The basis of indemnity will be:** the Insured Sum per animal minus the applicable deductible (refer to Insured Sum and market value in clause A-12).

2.1 "Notwithstanding the above, and notwithstanding any other provision in this Policy, the Insurer reserves the right at all times, to replace the insured animal with an animal of generally similar physical characteristics in lieu of any payment."

3. If an animal is not uniquely identified or not noted on the agreed animal register it will not be covered under the terms of this Policy.

4. In the event of an accepted claim the Insurer will pay the Insured Sum, less any applicable deductions.

### CLAIMS PROCEDURE

#### A) IN THE EVENT OF A CLAIM THE INSURED SHALL, AT THEIR OWN EXPENSE: (GENERAL)

1. Immediately after the animal is found dead arrange for the carcass of the animal(s) to be kept in cold storage and within 48 (Forty Eight) hours following the death of the insured animal give notice by telephone, fax or email to AnimalSure and provide full details of the event that occurred, the animal and the value of the animal. The onus rests on the Insured to notify AnimalSure, and to confirm that the information was received. The contact details are as follow:

Telephone number: (021) 023 0486

E-mail: [lizette@animalsure.co.za](mailto:lizette@animalsure.co.za)

2. In the case of a claim in the amount of less than R500,000.00 (Five Hundred Thousand Rand) immediately arrange for a **qualified veterinary surgeon or pathologist** to conduct a complete post mortem of the insured animal as outlined in "Standard necropsy technique and sample collection guideline" attached as Annexure "A". In summary the **veterinary surgeon/pathologist** must collect appropriate specimens for e.g. Histopathology, bacteriology, Toxicology and DNA confirmation and submit the samples to accredited Laboratories to confirm the diagnosis. DNA sampling is required for animals insured for R500,000.00 (Five Hundred Thousand Rand) or more. Irrespective of the cause of death, the minimum material required includes samples from various organs e.g. liver, kidney, spleen, lung, heart, different samples representing different parts of the gastrointestinal tract, adrenal glands, spinal cord, lymph nodes, bone and brain collected in 10% (Ten Percent) buffered formalin for examination by a veterinary pathologist. A

10

AnimalSure Underwriting Managers (Pty) Ltd (Reg No 2016/228347/07) is underwritten by Mutual and Federal Risk Financing Limited, Registration Number 1966/10741/06. A licensed Non-Life Insurer | Unit 4 Coral Reef, 7 Coral Road, Bloubergrant, 7441 | PO Box 11508 Bloubergrant, 7443 | T: 021 023 0486 | E: [lizette@animalsure.co.za](mailto:lizette@animalsure.co.za) | [www.animalsure.co.za](http://www.animalsure.co.za) | AnimalSure Underwriting Managers (Pty) Ltd is an authorised financial service provider FSP No. 47461 and a juristic representative to Strategic Insurance Systems (Pty) Ltd under FSP No. 1007

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complete history and photos of the carcass and most important lesions must accompany the **Pathology request form**.

- The insured must arrange for the carcass of the animal to be kept in a cold storage until such time as AnimalSure agrees in writing that the carcass can be disposed of, or appropriate directions are provided in writing by AnimalSure in respect of such disposal. If the carcass is destroyed without permission it will render the claim invalid.
- AnimalSure reserves the right to request another post mortem (second opinion) if deemed necessary and in such circumstances will specify the veterinary surgeon or pathologist that should perform the post mortem. Furthermore, AnimalSure reserves the right to transport the carcass to the Onderstepoort Veterinary Faculty, Pathology Section for further investigation.
- In the event of a claim in the amount of R500,000.00 (Five Hundred Thousand Rand) or more, immediately arrange **for a pathologist** to conduct a complete post mortem on the insured animal. AnimalSure will provide the insured with the contact details of available alternative pathologists if not in the Onderstepoort area. AnimalSure reserves the right to request the assistance of a forensic investigating officer to assist with the investigation if deemed necessary. The insured must arrange for the carcass of the animal to be kept in cold storage until such time as AnimalSure agrees that the carcass can be disposed of, or appropriate directions are submitted in writing by AnimalSure to request such disposal.

#### **B) FAILURE BY THE INSURED TO COMPLY WITH THE ABOVE WILL IMMEDIATELY RENDER THE CLAIM NULL AND VOID AND RELEASE THE INSURER FROM ALL LIABILITY IN CONNECTION THEREWITH.**

- No claim shall be payable after the expiry date of this insurance as stated on the Policy Schedule.
- Where a dispute arises as to the cause of death, the onus of proof rests with the insured.

#### **C) DOCUMENTS TO BE SENT TO ANIMALSURE IN THE EVENT OF A CLAIM: (GENERAL)**

Please attach all the required documentation as stipulated below.

- Completed claim form by the Insured - Please ensure that the Claim Form is completed in full.

- Post mortem report – See Annexure A below (Standard necropsy technique and sample collection- guideline for Veterinarians) for completing a Post Mortem.

- Blood and brain smear sample

- Photos/ video of the carcass

- Confirmation of microchip or tag number

- Original veterinary certificate of health and microchip or tag numbers

- i) If an animal is not uniquely identified or not noted on the agreed animal register it will not be covered under the terms of this policy.

- ii) No carcass is allowed to be destroyed without the written permission of the Insurer. If the carcass is destroyed without permission it will render the claim null and void.

- iii) Insured value: In the event of a claim, the value of the animal will be determined as the lesser of the replacement value or the agreed value.

- Purchase Invoice

- Proof of payment of the premium in terms of the invoice issued under the specific policy.

- Kindly note the following:

- 9.1 Please attach all the required documentation listed in (C)(2-8) above within 48 (Forty Eight) hours after receiving the post mortem.

- 9.2 The carcass should be kept cold for possible sample testing.

- 9.3 The carcass can only be destroyed on prior written permission from the Insurer.

- 9.4 AnimalSure reserves the right to transport the carcass to Onderstepoort for further testing.

#### **E) ACCESS TO THE PREMISES, SPECIFIC CONDITIONS & OBLIGATIONS**

- The Insured must allow the Insurer and its representatives and consultants access to all the insured animals and the insured premises upon reasonable notice in writing via fax or e-mail.

- The Insured shall provide information of farms or locations on which the insured animals are kept.

#### **F) CANCELLATION**

This Policy may be cancelled by the Insurer or Insured by furnishing 30 (Thirty) days notice in writing by registered letter, fax or e-mail, addressed to the last known address of the Insurer or Insured or the email address of the broker or financial consultant on behalf of the Insured, and in such an event the Insured shall be entitled to a pro rata premium refund for the unexpired period, the insurance has been in force.

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Should the Insured/Insurer request cancellation, the insured shall be entitled to a pro rata premium refund, calculated at the Insured's short period rates for the time the Policy has been in force, subject to the following conditions.

Conditions:

1. If a loss occurs on a policy of an insured animal(s) and such a loss is either rejected or paid:

1.1. No return of premium shall be allowed with cancellation of the policy, irrespective if the policy is cancelled by the Insurer or if the Insured requested cancellation of the policy.

2. The entire carcass of the Insured animal(s) shall remain the property of the Insurer.

### SHORT SCALE RETURN RATE

PERIOD OF INSURANCE	% PREMIUM RATE KEPT BY ANIMALSURE
Up to 3 months	40% of annual premium
Up to 6 months	70% of annual premium
Up to 9 months	85% of annual premium
Over 9 months	100% of annual premium

3. **Premium:** The Policy on the insured perils must be in force, and all premiums due from the Insured to the Insurer must have been paid prior to inception of the policy and with monthly policies the outstanding amount will be deducted together with the excess. The premium will never increase on an existing policy.

3.1 In the case of non-payment of an initial payment or premiums there will be no cover. There is no cooling off period due to the nature of the transaction. **No payment = No Policy= No Cover**

3.2 In the event that the transaction has been cancelled, AnimalSure must immediately be informed in writing of the reason for the cancellation to reimburse the premium paid and cancel the policy in total within 24 hours from date of inception

### G) RIGHTS AFTER AN EVENT & SUBROGATION

On the happening of any event in respect of which a claim is or may be made under this Policy the Insurer, and any person(s) authorized by the Insurer, may without thereby incurring any liability and without diminishing the Insurer's right to reply to and contest any condition and/or exclusion of this Policy and/or to contest the validity of any claim submitted under the Policy:

1. Enter the risk address, and take possession of and keep possession of any insured animal(s) carcass and deal with it at the Insurer's sole discretion including retaining it as salvage. The aforementioned

constitutes the Insured's irrevocable consent authorizing the Insurer to act as set out above.

2. The Insured shall not be entitled to abandon any insured animal carcass to the Insurer whether the Insured has taken possession of the carcass or not.

3. By virtue of the right of subrogation, irrespective of whether the Insurer has settled and/or paid the Insured's claim in whole, part or at all, the Insurer has the right to take over and conduct in the Insured's name the defence or settlement of any claim and prosecute in the Insured's name for the Insurer's own benefit, any claim for indemnity or damages or otherwise and the Insurer shall have full and sole discretion in the conduct of any proceedings and in the settlement of any claim. This clause constitutes the insured's irrevocable consent to the aforementioned. No admissions, statement, offer, promise, payment or indemnity shall be made by the Insured in respect of a claim or potential claim by a third party without the Insurer's written consent. Should the Insured breach the aforementioned provision and thereby directly or indirectly compromise the Insurer's defence of any claim or rights in respect of any claim, such conduct will void the Insured's right to claim any payment under this Policy and release the Insurer from any liability.

### H) ARBITRATION

1. In the event of a rejection or dispute of a claim or portion of a claim, the Insured has 90 (Ninety) calendar days from date of the Insurer's notification of a rejection or offer via Animalsure, to make representations to the Insurer in respect of this repudiation or offer. If the dispute is not resolved at the end of this period then the Insured must within a further 30 (Thirty) calendar days refer such dispute to arbitration in accordance with the Arbitration Act 42 of 1965 (as amended) or institute legal action by way of the service of summons against the Insurer provided that; should the Insured elect to refer the dispute to arbitration then the Insured may not institute any legal action. The Insurer shall appoint an independent arbitrator who must be a senior advocate. The arbitrator's finding shall be final and binding on both the Insurer and the Insured. The arbitrator will have full discretion to determine the applicable rules and procedure and determine liability for the costs at the end of the hearing. The arbitration hearing will be held in Cape Town.

### I) INTERPRETATION OF THE POLICY

All documents comprising the Policy Schedule as defined shall be read together as one contract, and any word or expression to which a

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specific meaning has been attached in any part of this contract shall bear the same meaning wherever it may appear.

### J) JURISDICTION

1. The laws of the Republic of South Africa govern this Insurance Policy.
2. The Insured irrevocably consents to the jurisdiction of the High Court of South Africa, Western Cape Division, Cape Town having sole and exclusive jurisdiction in respect of any legal proceedings pursuant to this Policy, notwithstanding that the whole cause of action may not have arisen in said jurisdiction, notwithstanding that the Insured's risk address does not fall within the said jurisdiction and notwithstanding that the cause of action may fall within more than one jurisdiction or court.
3. Notwithstanding the provisions of clause (J2), the Insurer retains the sole discretion to decide which court will have jurisdiction where the cause of action falls within more than one jurisdiction.
4. The Insured consents to the jurisdiction of any Magistrate's court having jurisdiction notwithstanding that the quantum of the claim may exceed the Magistrate's court's quantitative jurisdiction.

### K) NOTIFICATION

1. Every notice and other communication to the Insurer as required in terms of this Policy must be made in writing, which shall include fax and email.
2. The terms and conditions as set forth in this document are the full terms and conditions. No variation hereof and hereto shall be of any force or effect unless reduced to writing and signed by both parties. The Insurer shall not be bound by any representations not contained herein.
3. Name, class or type of policy involved: Refer to attached Policy Schedule and Policy Wording.
  - a) You must be informed of any material changes to the information referred to in paragraphs 1 and 2.
  - b) If the information in paragraphs 1 and 2 was given orally, it must be confirmed in writing within 30 (Thirty) days.
  - c) If any complaint to the intermediary or Insurer is not resolved to your satisfaction, you may submit the complaint to the Ombudsman of Short term insurance.
  - d) The Insurer through its authorized representative AnimalSure, must give reasons for rejecting your claim, if so requested.
  - e) You are entitled to a copy of the Policy Wording free of charge.

f) Your Insurer may not cancel your insurance Policy merely by informing the administrator. There is an obligation to make sure the notice has been sent to you.

g) A copy of AnimalSure Underwriting Managers (Pty) Ltd "Complaint Procedure" is available on our website at [www.animalsure.co.za](http://www.animalsure.co.za).

h) A copy of AnimalSure Underwriting Managers (Pty) Ltd "Conflict of Interest Policy" is available on our website at [www.animalsure.co.za](http://www.animalsure.co.za).

i) A copy of The Old Mutual Group Conflict of Interest Policy can be found under and on the following website at [www.oldmutual.co.za/insure](http://www.oldmutual.co.za/insure) under the "Contact Us" page together with the Old Mutual Privacy notice.

Any failure by the Insured to comply with the above shall render the Insured's claim null and void and release the Insurer from all liability in connection therewith.

### L) WARNING

Do not sign any blank or partially completed application form.

Complete all forms in ink. Keep all documents handed to you. Make a note as to what is said to you.

All documents completed and submitted must be to your satisfaction with regards to the accuracy and completeness, even if the documentation has been completed or submitted by your broker. Do request a copy from your broker if the documentation was submitted and completed by your broker to the Insurer and verify the accuracy and completeness thereof.

ANNEXURE "A" to follow on next page

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**ANNEXURE "A"**

**STANDARD NECROPSY TECHNIQUE AND SAMPLE COLLECTION**

**NECROPSY TECHNIQUES**

**A) EXTERNAL EXAMINATION**

No necropsy may be commenced unless a blood smear has been prepared and examined, in particular to exclude the possibility of anthrax and the presence of blood parasites.

Take note of the history (and the clinical diagnosis) in order to avoid performing a post mortem on an animal suffering from rabies.

1. Identification: The animal's age, chip number or other form of identification must be determined and recorded and it should be identified in such a way that it cannot be questioned in a court of law.
2. Body Condition: It should be classified as obese, very good, good, poor, very poor (emaciated or cachectic).
3. Post Mortem Changes: It should be classified as mild, moderate or severe.
4. Natural Body Openings: Examine the ears, nose, mouth, anus, genitalia and the entire surface of the skin for any lesions or the presence of external parasites.

**B) OPENING THE ANIMAL**

Various techniques are in use. Individual variations may be developed for a specific necropsy.

Always use appropriate instruments. Knives, axes and saws should be sturdy and sharp.

When microbiological and toxicological specimens are required they should be obtained as early as possible during the necropsy. The history should be taken into consideration, and the decision to collect these specimens should preferably be taken before the commencement of the examination.

1. Animals must be placed on their right-hand side. The prosector usually stands on the abdominal side of the carcass to be examined. **All animals must be skinned completely.**
2. After skinning, examination of the subcutaneous tissue, and removal of the superficial lymph nodes, the left front and left hind legs are cut from their attachments to the body and reflected (the visceral lymph nodes should be examined on opening the carcass and during removal of the organs).
3. Thereafter, make an incision along the ventral midline from the sternum to the rim of the pelvis. The incision should extend from the pelvic inlet to the vertebral column (to run as close to the cranial aspect of the hind leg as possible) and then cranially along the vertebral column towards, and as far as, the last rib. The flap of the abdominal muscle must now be reflected so that the topography of the abdominal organs can be examined and the presence of abnormal abdominal content assessed. The volume of abnormal fluids (such as ascites etc.) should be measured fairly accurately.
4. Now pierce the diaphragm with a sharp knife to assess the extent of thoracic negative pressure. Before being pierced a normal diaphragm is concave and taut. Observe the release of the thoracic negative pressure, which should cause collapse of the diaphragm and lungs.

**B1) THE RIB CAGE**

1. Cut the ribs with a pair of bone scissors or pruning shears, cleaver or saw, depending on the size of the animal. Cut the muscles and diaphragm away from the ribs. It is now easier to cut through the ribs.
2. After cutting through the ribs of the left thoracic wall, close to the vertebral column, and through the sternum, the thoracic cavity is exposed and the thoracic wall removed completely. At this stage inspect the topography of the various organs and determine the presence of lesions.
3. NB. Specimens for microbiology should also be collected aseptically at this stage (with sterile instruments and containers). If these specimens cannot be submitted immediately, they should be stored in the fridge (not freezer) until they can be dispatched.
4. NB. Before removing any of the organs from the thoracic or abdominal cavity certain structures should be examined, since they are difficult to find and to examine once the organs have been removed. These include the aorta (thoracic and abdominal),

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pericardial sac, ureters, gall bladder, left adrenal and pancreas.

### B2) THE AORTA

With a sharp pair of scissors or a knife, cut into the thoracic aorta at the base of the heart and longitudinally open the aorta from the heart to the iliac bifurcation.

### B3) THE PERICARDIAL SAC

Cut open the cavity and inspect its contents. Under normal circumstances there should only be a small amount of clear, watery, pale, yellowish-brown fluid.

### THE HEART

1. Inspect the heart next. After cutting the pericardium away, sever the large vessels (as far away from the heart as possible) with a knife of large pair of scissors.
2. The heart must always be opened to expose the chambers and valves for careful examination. Always open the heart in a standardized way that should, in time become second nature.
3. Commence opening the heart from its right side. In small animals it may be held in the hand, whereas in large animals it should be placed on a table. Using a pair of scissors make the first incision into the large veins (posterior and anterior vena cava) and cut across the atrium to expose the endocardium. At this stage remove the post mortal blood clot that will be present.

Assess the patency of the tricuspid valve. After this has been done, make an incision (using a pair of scissors) through the AV valve and along the right longitudinal groove. This incision should extend along the groove to the apex and up the left longitudinal groove right up to the base of the pulmonary artery. Also open the pulmonary artery. After inspecting the valves (AV and pulmonary), chordae tendineae and the endocardium, open the left side of the heart. To open the left heart, cut down the middle of the outer wall of the ventricle. The cut should be opened and its inside, valves and the orifices of the coronary vessels examined. Unless indicated, it is not required to open the coronary vessels. After carefully inspection of all the aspects of the heart, make longitudinal incisions in the left and right ventricular walls and into the septum. These cuts should particularly include the papillary muscles, where many myocardial lesions are localized

### B4) THE URETERS

These should be examined for the presence of patency, dilatation and the presence of exudate of uroliths.

### B5) THE GALL BLADDER AND BILE DUCT

Particularly in the icteric carcasses, open the duodenum and apply pressure to the gall bladder to ascertain the patency of the bile duct. A free flow of bile into the lumen of the duodenum should be observed. In cases where the intestinal tract must be examined for the presence and number of internal parasites through the common bile duct when pressure is applied to the gall bladder.

### B6) THE PANCREAS

The pancreas is best inspected prior to the removal of the intestinal tract. Follow the organ along the duodenum and observe its entire surface and main duct. Also make incisions into the body of the pancreas (either across or length-wise).

### B7) URINE SPECIMENS

1. Urine specimens are best obtained with the aid of a clean needle and syringe. The use of dip-sticks (taking into account the time since death) gives an adequate indication of the more common parameters.
2. NB. After these structures have been examined, remove the abdominal organs in the order in which they are dealt with in the following text. The organs may be examined immediately after they have been removed, or they may be put aside in a cool place for examination at a later stage. Those organs that undergo rapid autolysis, such as the adrenals and the intestinal tract must, however, be examined immediately. Specimens for histopathology should also be collected from these organs as soon as possible.
3. The sequence, in which the gastro-intestinal tract is removed, varies according to the species dealt with:
  - a) In ruminants, separate the small and large intestine from the abomasum. Remove the intestines only after the fore-stomachs have been removed.
  - b) In horses, the small and large intestine is removed first, where after the stomach is removed.
  - c) In the small monogastrics, the stomach and entire intestinal tract may be removed *in toto*.

### B8) THE SPLEEN

Cut the spleen free from the rumen or the omental attachment with a sharp knife. The organ should be palpated thoroughly for the presence of lesions (they usually cause a localized increased consistency); abnormality in size, and the edges should be inspected for sharpness. It must then be incised at regular intervals (cutting across the organ) to expose parenchyma, which should be

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carefully examined. When an enlargement of any nature is detected, the cause should be determined. When recording that an increase in size has been detected, just stating that there was an enlarged spleen is inadequate.

### B9) THE FORESTOMACHS

1. After tying double ligatures in the distal oesophagus, close to the cardia, and distal to the pylorus, remove the organs by cutting between the ligatures. The fore-stomachs are removed by simple traction and cutting them away with a knife.
2. All the compartments of the fore-stomachs should be examined carefully. After the serosal surface and the lymph nodes have been examined, inspect the mucosa and the contents of the rumen, reticulum, omasum and abomasum by opening the organs along their great curvature. The contents should be examined carefully and the rumen pH determined. After removal of the contents, the inside of the organs may be rinsed to facilitate examination of the epithelium. When indicated, rumen contents should also be collected at this stage for the determination of toxins, pH and the assessment of the activity of the ruminal flora.

### B10) THE INTESTINAL TRACT

- ❖ After examination of the mesenteric vessels for the presence of parasites and the rest of the mesentery (including lymph nodes) for the presence of any other lesion, it should be cut from the intestine as close to the intestinal wall as possible to facilitate opening the intestine along its entire length. A pair of blunt or special gut scissors is required for opening the small and large intestine.
- ❖ After removal of the pancreas and cutting away the mesentery, place the intestinal tract on a table and open it along its entire length. The entire mucosal surface must be inspected for the presence of lesions or internal parasites.
- ❖ Do not forget to examine the terminal portion of the colon, the rectum and anus that should be removed from the pelvic canal together with the bladder and the intra-pelvic reproductive organs.
- ❖ -NB. Do not wash or scrape the intestinal contents- from the surface of the mucosa if it is intended for histopathology. These procedures remove most of the epithelium from the mucosa rendering it useless for histopathological examination. When necessary, the contents of the intestinal tract can be washed off by agitating the specimen in 10% buffered formalin.

### B11) THE KIDNEY AND ADRENALS

1. The kidneys and adrenals should be removed together. The left kidney is easily removed by cutting it loose with a sharp knife. Be sure to include the adrenal in this dissection. The right kidney and adrenal are tightly attached to the liver and should be removed together with the liver at a later stage.
2. First examine the kidneys symmetrically and then strip the fat. After further examination of the outside of the kidney, it is placed on a flat surface and cut along its long axis with a sharp knife to expose as much of the cortex, medulla and the pelvis as possible. After inspecting the cut surface carefully, strip the capsule of the kidney using a forceps or the point of a knife. Assess the consistency of the kidney as described for the liver.
3. Both kidneys must be examined.

### B12) THE ADRENALS

Strip the fat capsule from the adrenal. Then carefully inspect the external surface where after cross-wise incisions must be made in both adrenals to expose as much of the parenchyma of the adrenal as possible for inspection.

### B13) THE LIVER

Cut the liver, together with the right kidney and adrenal, away from the diaphragm with a sharp knife. After separating the kidney and the liver, inspect the liver. First examine the capsular surface, attachment of the gall bladder and the main bile ducts. Then place the liver on a table with its diaphragmatic surface undermost. With a sharp knife make a number of incisions across the large bile ducts and into the parenchyma (make incisions in all lobes of the liver). After cutting into the liver, slight pressure should be applied to the capsular surface so as to express any parasites that may be within the bile ducts (such as *Fasciola* and *Stilezia* spp). All focal lesions should be inspected and incised. Crush a 1 cm thick strip of the liver with your fingers to assess the consistency of the organ. Specimens should be excised for histopathological examination, as required.

### B14) THE DIAPHRAGM

Cut the diaphragm completely away from the rib cage. It is best inspected by holding it against the light which will assist in detecting lesions that may be present. Also cut into the muscular portions of the diaphragm and inspect the cut surfaces carefully.

### B15) THE TONGUE, OESOPHAGUS, HEART AND LUNGS

These organs are removed together unless the animal's head was severed prior to the necropsy. It is best to use a very sharp knife<sup>16</sup>

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and to start with the removal from the mandible backwards. Make two longitudinal incisions along the inner borders of the mandible and extract the tongue through one of these incisions. After cutting through the hyoid bones remove the trachea, oesophagus and the lungs. Removal of these organs is assisted by cutting along the dorsal border of the organs close to the vertebral column.

### B16) THE OESOPHAGUS

Inspect the oesophagus after opening it longitudinally with a sharp pair of scissors (starting from the pharynx). After it has been inspected, cut it away completely to allow inspection of the trachea, thyroid and parathyroid glands.

### B17) THE TONGUE

After inspecting the epithelium of the tongue, make a number of incisions into the muscle (across or longitudinally). In all cases carefully inspect the incisions – do not only go through the motions to satisfy the requirements of the prescribed technique.

### B18) THE PHARYNX, LARYNX, AND TRACHEA

Open the pharynx with a pair of scissors and inspect the epithelium and the tonsillar tissue. Thereafter cut open the larynx with a sharp pair of scissors (in large animals it may be necessary to use bone forceps since ossification may occur in the laryngeal cartilages). Also open the entire length of the trachea and the extrapulmonary bronchi.

### B19) THE THYROIDS AND PARATHYROIDS

At this stage remove the thyroids and parathyroids. Inspect their outer surfaces and then make a number of incisions to expose the parenchyma for examination.

### B20) THE LUNGS

Examine the lungs now. Before making incisions, palpate both lungs carefully for the presence of abnormalities (changes in consistency; focal or multifocal lesions). After opening the bronchi as far as possible (using a pair of scissors), inspect their content and inner surface carefully.

### B21) THE HEAD AND BRAIN

1. After severing the head from the vertebral column (by cutting through the atlanto-occipital joint), remove the brain in the following way: skin the head and cut the temporal and other muscles away from the cranium. Clamp one ramus of the

mandible in a vise. Use a sharp butcher's saw to open the cranium as demonstrated in the teaching video.

### 2. The following should be kept in mind:

- 1) Cuts at the back should be into the lateral aspects of the foramen magnum.
- 2) When sawing on the side of the cranium, the saw should be held perpendicular to the inside of the skull to ensure that the cut will be through the bones. After the cuts have been made and the bone removed, the dura matter will usually still cover the cerebrum and the cerebellum. This must be cut away with a sharp pair of scissors after the venous sinuses have been inspected. After cutting through the dura, inspect the surface carefully for the presence of fluid, symmetry and exudate. To remove the brain from the cranial cavity, start from the front and cut the olfactory lobes and the cranial nerves either with a small knife or a pair of scissors. The cerebrum, cerebellum and the medulla oblongata should be removed intact. Remove the brain carefully by inverting the head and cutting through the various nerve roots; the hypophysis can be removed with the brain using this technique. Now saw through the head longitudinally and examine the teeth, palate, tonsils, salivary glands, and the nasal cavity. Cut away the nasal septum to allow inspection of the turbinates and sinuses.
3. NB. If there is an indication from the history that there may be lesions in the central nervous system, the brain and spinal cord should be fixed *in toto* in 10% buffered formalin for a period of 24-48 hours prior to being sectioned. Handle the brain very carefully and as little as possible as artefacts are easily induced, making histopathological interpretation difficult. When cutting the brain, a sharp knife is used to cut across in thin slices of not more than 4 mm thick. In this way, the entire brain can be examined satisfactorily for the presence of localized lesions and symmetry.
4. In ruminants, always prepare a brain smear from the hippocampus to exclude/conform the presence of *Ehrlichis ruminantium*. To locate the hippocampus, make an incision into the lateral ventricles of the brain at the junction of the middle and the posterior third of the cerebrum. This exposes the hippocampus.

### B22) THE HYPOPHYSIS

At this stage the hypophysis should be removed from the hypophyseal fossa. This organ is easily damaged and should be removed with the necessary care after cutting through the



diaphragm cellae that covers it in some species. The hypophysis should be fixed *in toto* and sectioned after being fixed in formalin.

### B23) THE EYES

The eyes are removed from the head after cuts have been made through the supra orbital process of the frontal bone. After this section of bone has been removed, the eye can easily be removed after cutting through the muscles and the optic nerve. The eyes can be removed together with the ocular nerves by chipping the bone away from the dorsum of the canal with the aid of a small bone cutter or tooth extractor. In this way one may also remove the optic chiasm intact. Eyes should not be incised prior to fixation.

### B24) THE THYROID

Cut the thyroid from the tracheal surface. Cut into it to examine the parenchyma or fix it *in toto*. The parathyroids are very small and are usually embedded in the thyroid.

### B25) THE PELVIC ORGANS

1. After sawing or cutting through the acetabular branch of the pubis and the shaft of the ischium on both sides of the symphysis pubis, the portion of bone thus isolated is removed to expose the pelvic organs. The pelvis may be forced open where after the pelvic organs are cut from the sides and roof of the pelvic cavity with a sharp knife.

2. All the organs must be opened to expose their lumen. Remember to examine the entire reproductive tract, including the accessory organs.

### B26) THE SPINAL CORD

In all the animal species, the vertebral column should be opened with the aid of a heavy knife or cleaver (depending on the size of the animal). Both the instruments mentioned should be sharp in order to assist in what may be a fairly sweaty operation. After cutting the muscle away from the bone, and with the animal still lying on its right side, the vertebrae are split from the pelvis to the atlas. If the history indicates the likelihood of lesions, the cord should be fixed *in toto*, as for the brain, and examined by multiple sections – through each segment if necessary. In all such cases sections from the cord should be examined histologically.

### B27) THE JOINTS

The large joints should be opened by cutting through the joint capsule with a knife or a pair of scissors. Also examine the joint

surfaces after opening them. Depending on the history, aseptic collection of joint fluid may be required for bacterial isolation.

### B28) THE MUSCLES

Incisions must be made into all the major muscles to allow examination of as much of the muscle as possible.

### B29) THE BONE MARROW

Saw one of the femurs longitudinally to expose the bone marrow for examination. Examine the shaft, metaphysis, and the diaphysis if the various long bones. Where indicated, more sites should be examined. Where histological examination of the marrow is indicated, spongy bone from the proximal epiphysis provides the most representative sample of haemopoietic tissue.

### B30) THE GENITAL TRACT

Examine the entire genital tract by incising the structures and opening the hollow organs.

### B31) FOETUS

#### 1. Twisted umbilical cord

There may be one, or up to seven, twists in the umbilical cord of the normal placenta in foals without causing any problem. If there is excessive oedema, tissue tearing of the cord, fibrosis, or emaciation of the foal, or other evidence of vascular embarrassment in the cord, including urachal and bladder distension in the foal, then the twists may be of importance but if lesions aren't found, then the twists should be considered normal.

#### 2. Placental deposits

Scattered, opaque, white deposits of calcium, 1-5 mm diameter are often seen on the chorion of cows, sheep and pigs. These are considered to be normal structures and occur only during certain stages of pregnancy.

3. Another common finding is the rounded, yellowish-green to white plaques often in a linear arrangement on the amnion of horses, sheep and cattle. Many are rounded and have a depressed circular-ringed centre. These are common findings but without a cause or effect. They peel off easily. Brownish-tan flat, rubbery masses (hippomanes), from 2-10 or more cm in diameter, are also found quite regularly in the allantoic fluid of horses and cows. Usually only one or two are found and when cut in half, many, but not all, have a central laminated appearance suggesting that they may

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have been spherical but are now collapsed. Their source is still in unknown.

**C SAMPLE COLLECTION FOR FURTHER INVESTIGATIONS**

In order to confirm a diagnosis, or in cases where it is not possible to make a definitive diagnosis during a necropsy (post mortem), samples must be taken for additional diagnosis tests, including histopathology and/or immunoperoxidase staining, microbiology, toxicology and mineral trace element determinations. Some general guidelines follow.

**1. HISTOPATHOLOGY:**

- a) Samples for histopathological examination, should be taken with a sharp knife and fixed in 10% buffered formalin. For adequate, rapid fixation, tissue blocks c. 2x2x0.5 cm are preferred.
- b) With few exceptions, the entire brain should be fixed in 10% buffered formalin if lesions are suspected to be present.
- c) If there are no clues as to a possible diagnosis, representative samples from a range of organs are preferred.
- d) The formalin should be 10 x the volume of the samples. In the case of hollow organs, such as the intestinal tract, samples should be collected before opening the organ. It is advisable to include a thin rim of normal tissue from the edge of a lesion, especially in the case of neoplastic and inflammatory conditions.

**2. MICROBIOLOGY:**

Specimens for bacteriological and virological culture should be fresh, collected aseptically with no preservative or fixative added, and placed in separate sterile, clearly-marked, plastic containers. Swabs from exudations (e.g. pus) should be placed in transport medium. These specimens should be refrigerated first (not frozen), at 4 degrees Celsius and then sent to a laboratory packed on frozen cool packs. When a bacteremia or septicemia is suspected, a range of organ samples such as spleen, liver, lung, brain, and portions of the intestinal tract (tied off with string at both ends) should be collected. Please note that there are specific requirements when dealing with foot-and-mouth disease, African swine fever and rabies; contact the laboratory for further details.

**3. TOXICOLOGY:**

- ❖ Organ samples, as well as feed of licks and blood, may be collected for toxicological analysis. Standard organ samples, which must be collected in clearly-marked separate containers, include stomach (ties off with string at both ends), liver and, depending on the provisional diagnosis, skin, fat, kidney and/or brain. The size of the organ samples will vary depending on the specific test required and the number of tests requested; generally approximately 200 grams is adequate.
- ❖ The samples should be kept cool, while for some tests frozen specimens may be submitted. Contact the laboratory for further details.

**4. MINERAL/TRACE ELEMENTS ANALYSIS:**

Specimens required and fixative used for mineral/trace elemental analysis may vary according to the specific laboratory used. Most laboratories prefer fresh material. Contact the specific laboratory for further details.

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