



LIVESTOCK IN TRANSIT POLICY



Guardrisk
FINANCING RISK EFFICIENTLY



Alexander Forbes

INSURANCE

Underwritten by Alexander Forbes Insurance Company
Namibia Limited (Reg no: 2003/374)

Guardrisk ART is a division of Alexander Forbes Insurance Company Namibia Limited



SERVICE-RANGE-COUNTRYWIDE



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INSURANCE

AGRA LIVESTOCK INSURANCE POLICY

OPERATIVE CLAUSE

In consideration of the payment of the premium by the Insured, Alexander Forbes Insurance Company Namibia Limited ("AFT") agrees to indemnify the Insured for any Loss sustained arising from an Insured Event occurring during the period of insurance subject to the terms, exceptions, conditions and limits of this policy.

Insured Event

Loss incurred by the Insured arising during Transit of animals to the abattoir and the slaughter of animals at the abattoir caused by

1. **Unloading**
 - Animals that escape during the unloading are fully covered.
2. **Accidents in transit**
 - Transported animals are fully insured against loss or damage. The truck and/or people are however not covered.
3. **Deaths in transit**
 - Animals killed due to a vehicle accident while in transit or when dead on arrival are covered at an excess payment of 20% of the average gross value of the consignment animals.
4. **In transit and before slaughtering**
 - Animals injured and killed for the sake of humanity.
 - Theft of the animal from the truck or trailer.
5. **Carcass at the abattoir in respect of**
 - Bruising (Code 55): where a carcass has been entirely rejected due to bruising it is covered at an excess payment of 20% of the average gross value of the consignment animals.

- Illness or conditions of illness such as those diagnosed during anti- or post-mortem examinations at the abattoir and according to the Large Stock as well as the Small Stock Post and Ante Mortem Examination and Compensation Payment schedules.

DEFINITIONS

- Loss means** - the costs incurred by the Insured based on the daily rate determined by the abattoir and in respect of the animals that are not slaughtered the amounts stated on the Benefit Schedule.
- the value of the dead or lost animals
- Cover Period** - the insurance begins at the time the gates of the truck loading the Animals at the Insured's premises are closed until the slaughtering or grading of the Animals at the abattoir
- Animals** - Animals insured in respect of this policy are limited to Sheep/ Cattle
- Premium** - Premium is collected per freight on a declaration basis and is based on the value of the particular freight of stock. It is a condition precedent to liability that this insurance must be taken for at least a continuous year and all freights must be included in the declaration. Premium is charged at 0,6% of the freight value and is payable by the abattoir on behalf of the Insured on settlement of the account of the slaughtered animal(s) of the particular freight of stock.
- Insured** - The Insured is any Namibian producer who has applied for this insurance by completing AGRA's Livestock In Transit Schedule of Insurance agreement indicating that this insurance is required.

EXCLUSIONS

This policy will not cover any Loss incurred resulting from

1. Damages/ injuries to the truck or trailer or people involved in an accident.
2. Loss arising from malicious abuse.
3. Rejections due to heavy gestation.
4. Animals suffering from a perceptible illness upon reception as per attached list.
5. Additional costs due to problems encountered at the abattoir (caused by strikes, slaughter queues, etc.)
6. Deaths arising from problems encountered at the abattoir, such as strikes by employees or a defect in the slaughter queue or too many quotas issued, are not covered.
 - a) In the case of a truck and/or trailer loaded beyond its fixed loading capacity, the insurance shall not apply to the transport. Any other insurance (such as illnesses) shall however still apply. It is the duty of the member or customer to ensure that the truck is not overloaded. (Refer to regulations regarding the loading capacity and Fanmeat regulations). Regulations applicable to Large Stock:

a.	150 – 200kg	1,0 sqm
b.	201 – 250kg	1,1 sqm
c.	251 – 300kg	1,2 sqm
d.	301 – 350kg	1,3 sqm
e.	351 – 400kg	1,4 sqm
f.	400 – 450kg	1,5 sqm

- b) In the case of Large and Small stock loaded together in one transportation unit, e.g. trailer, truck, no loss shall be reimbursed.
- c) Where bulls are loaded together with female cattle and / or oxen or Small stock or calves or mature cattle together with calves, no loss shall be reimbursed. Reasonable care must be taken at all times.
- d) When more than one bull is loaded onto one transportation unit e.g. trailer, truck, such bull must be securely separated from other animals loaded onto the same transportation unit.

CONDITIONS

1. A slaughter dispatch note is to accompany all consignments.
2. Whenever a claim is paid out, the animal / carcass becomes the property of the Insurer up to the point before it is taken delivery of at the abattoir.
3. Trucks must have slip-resistant floor coating.
4. Trucks must be fully roadworthy and comply with the requirements regarding loading capacity.
5. Precautions must be taken to ensure that no harmful substances such as diesel, petrol, etc. are poured on the animals during their trip to the abattoir.
6. Agra Livestock In Transit insurance policy covers the Insured and not the carrier. The carrier remains responsible for shortages and damages due to his behaviour or negligence.
7. Premiums are subject to revision by Agra on an ad hoc basis.

CLAIMS PROCEDURE

In the event of a claim, contact the Administrators: Agra (Co-operative) Limited

Postal Address: Private Bag 12011, Windhoek

Physical Address: 8 Bessemer Street, Southern Industrial Area, Windhoek, Namibia

Contact Persons: Mr Chris Steenkamp / Mr Arne Strenger

Tel : (061) 290 9228

Fax : (061) 290 9280

Underwriter: Alexander Forbes Insurance Company Namibia Limited (Reg no: 2003/374)

Contact details: Guardrisk ART a division of Alexander Forbes Insurance Company Namibia Limited

Tel: (061) 2704732.

Fax: (061) 2704733.

P.O. Box 4386, Windhoek, Namibia.

E-mail: roosteeu@guardrisk.co.za

**LARGE STOCK POST AND ANTE MORTEM EXAMINATION
AND COMPENSATION PAYMENT BENEFIT SCHEDULE**

CARCASSES				
MEATCO CODE	DISEASES & CONDITIONS	% PAYABLE FOR CATTLE BY ABATTOIR	% PAYABLE BY INSURANCE	DESCRIPTION
01	Degeneration/Wet carcass	55	0	Due to chronic disease or malnutrition, organs/muscles degenerated
02*	Anaemia	0	0	(Afr: Bloedarmoede – gevorderd) Due to bleeding, endoparasites or protozoal disease – Babesiosis(Rooiwater)
03	Contamination	55	45	During slaughter process by pus (cutting into abscess)
04	Icterus	55	45	Either due to toxic plants affecting the liver or due to disease like anaplasmosis
05*	Uraemia	0	0	Due to acute kidney disease or obstructions in the urinary system
06	Aktinomycosis	0	0	Bacterial disease affecting the bone tissue (jaws etc.)
07	Caseus Lymphadenitis	0	0	(Afr: Kaasagtige limpknoponsteking) Condemnation only if widespread. – Mainly found in small-stock
08	Arthritis	55	45	(Afr: Gewrigsonsteking) Can be acute with fever and septicaemia, mostly localize
10	Metritis	55	45	(Afr: Baarmoederonsteking) Acute or chronic (e.g. after calving)
11	Nephritis	55	45	(Afr: Nieronsteking) Seldom acute, chronic cause of uraemia (Code 5)
12	Pericarditis	55	45	(Afr: Hartsakontsteking) If acute total condemnation. Often due to foreign body ex rumen
13	Peritonitis	55	45	(Afr: Buikvliesonsteking) Acute or chronic
14	Pleuritis/Pleuricy	55	45	(Afr: Bors/Ribvliesonsteking) Acute or chronic, with lungs affected
16	Pneumonia	55	45	(Afr: Longonsteking) Acute or chronic or localized
17	Cysticercosis(see MA and MC)	NA	N/A	(Afr: Masels) Parasitic larva
19	Parafilariasis	55	45	Subcutaneous parasite, causes subcutaneous lesions/bleeding
20	Sarcosporidiosis	55	45	Parasitic disease, lesions similar to Cysticercosis (Code17)
21	Abscesses	55	45	Swollen area. Accumulating pus within a body tissue
22*	Pyaemia	0	0	(Afr: Etter infeksie) Acute due to general disease, fever
23*	Septicaemia	0	0	(Afr: Bloedvergiftiging) Acute disease, fever
24	Carcinoma	55	45	(Afr: Kwaadaardige gewas) Localized
25	Melanoma	55	45	(Afr: Gewas) Localized
26	Sarcoma	55	45	(Afr: Gewas) Localized
27	Abn. Pigmentation	55	45	Due plants /feed stuffs/toxins
28	Melanosis	55	45	Dark pigmentation – seldom, localized
51	Abn.Odour	55	45	Due to feed or e.g. Uraemia

52*	Anaplasmosis	0	0	(Afr. Galsiekte) Signs of acute illness and fever – Anaemia
53*	Babesiose	0	0	(Afr. Rooiwater) Acute disease, Anaemia
54	Besnoitiosis	0	0	(Afr. Olifantsiekte) - Seldom
Code 1	Bruising (Light)	100	0	(Afr. Kneusings) Localized. Often due to incorrect transportation, horn injuries etc.
Code 2	Bruising (Moderate)	90	10	
Code 3	Bruising (Heavy)	80	20	
55	Bruising (Sides or Full carcass)	0	80	(Afr. Kneusings) Localized or generalized. Often due to incorrect transportation, horn injuries etc.
56*	Cachexia/Emaciation	0	0	(Afr. Ultering; Patalogiese vermaering) A condition of weakness, chronic generalized disease
61	Swine Erysipelas	N/A	N/A	Acute disease
62*	Fever	0	0	(Afr. Koors) Acute disease
63	Gangrene/Necrosis	0	0	(Afr. Weefselvrot) Death and decomposition of a part of body tissue – Lesions which are septic.
64	Hyaditosis/Eccinococcosis	55	45	Parasitic disease due to tapeworms causing cysts in internal organs – local organ infections
65*	Ketosis	0	0	Metabolic disease after calving
66*	Immaturity	0	0	(Afr. Onrypheid) Unborn animals
67*	Ineff. Bleeding	0	0	Fever: Animal dead or moribund
70	Lumpy Skin Disease	0	0	(Afr. Knopvelsiekte) Infectious disease, often chronic or subclinical, with only skin lesions
71	Sarcoptic Mange	0	0	(Afr. Bees-brandsiek) Parasitic disease of the skin, leads to emaciation
72	Mastitis	0	0	(Afr. Uierontsteking) Acute – fever, Septicaemia etc. Chronic – localized
74*	Moribund	0	0	(Afr. Sterwend) Animal dying before slaughter
76	Oedema	0	0	(Afr. Watersug) Pathological condition due to chronic or parasitic disease
77	Omphalophlebitis	0	0	(Afr. Naelstringonsteking) Young animals
78	Over Scalding	NA	NA	Over scalding in pigs
79*	Black Quarter	0	0	(Afr. Sponssiekte) Infectious disease – high fever
80	Scrotal Septicaemia	0	0	(Afr. Balonsteking) Localized
82	Tuberculosis	0	0	Chronic disease, specific regulations apply
MA	Measles Detained	90	0	
MC	Measles Condemned	69	0	
29	Rigor Mortis	55	0	Karkasvestiging, koorsbewing

Schedule 3* as well as diseases/conditions visible at ante mortem examination, not payable.