

## What is not covered?

- Genetic infertility
- Surgical operations unless we agree and note on your policy, or the operation is performed to preserve the life of the animal
- Wilful neglect or intentional injury by you
- Death caused by: Anthrax, Anaplasmosis, Babesiosis, Footrot, Johne's Disease, Pleuro Pneumonia, Swine Fever, Tuberculosis, Blue Tongue, Rinderpest, Infectious Adenovirus, Hepatitis, Parvo Virus, Distemper, Caprine Arthritis Encephalitis, Foot and Mouth Disease, Bovine Spongiform Encephalopathy (BSE or Mad Cow Disease), Brucellosis

## Claims settlement

Settlement of claims is subject to post mortem, by a veterinarian to establish the cause of death. Destruction on humane grounds has to be authorised and performed by a veterinarian.

## Need more information?

Our Stud Stock insurance specialist will be happy to provide a policy document and explain the full terms.

This brochure is a general description of cover only. Full details are set out in the policy wording.

## contact details

**Adelaide**  
80 Flinders Street  
Adelaide SA 5000  
Tel (08) 8405 6300  
Fax (08) 8405 6444

**Ballarat**  
The Gordon  
1-3 Bath Lane  
Ballarat VIC 3350  
Tel (03) 5329 4100  
Fax (03) 5329 4194

**Brisbane**  
189 Grey Street  
South Bank QLD 4101  
Tel (07) 3135 1900  
Fax (07) 3212 7898

**Hobart**  
Level 5 188 Collins Street  
Hobart TAS 7250  
Tel (03) 6230 4748  
Fax (03) 6230 4740

**Website:** [www.cgu.com.au](http://www.cgu.com.au)

This is general advice only and does not take into account your individual objectives, financial situation or needs ('your personal circumstances'). Before using this advice to decide whether to purchase these insurance policies, you should consider the appropriateness of them having regard to your personal circumstances, plus obtain and consider the current Product Disclosure Statement for these insurance policies.

Countrypak Insurance is issued by Insurance Australia Limited ABN 11 000 016 722 trading as CGU Insurance. You can get a Product Disclosure Statement (PDS) for the product from any office of CGU or its agent. You should consider the PDS in deciding whether to buy or hold the product. This brochure is a general description of cover only. Full details are set out in the policy wording.

**Melbourne**  
181 William Street  
Melbourne VIC 3000  
Tel (03) 9601 8700  
Fax (03) 9602 5255

**Newcastle**  
3rd Floor The Metro  
Cnr Scott & Watt Streets  
Newcastle NSW 2300  
Tel (02) 4935 7100  
Fax (02) 4935 7110

**Perth**  
46 Colin Street  
West Perth WA 6005  
Tel (08) 9254 3600  
Fax (08) 9254 3601

**Sydney**  
388 George Street  
Sydney NSW 2000  
Tel (02) 8224 4000  
Fax (02) 8224 4025

# stud stock

insurance information



Insurer  
**Insurance Australia Limited**  
ABN 11 000 016 722  
trading as CGU Insurance



Your insurance adviser is

At CGU, we specialise in giving stud stock producers and buyers the best possible insurance service.

Our CGU Stud Stock insurance is filled with features our clients have told us they expect but don't always get elsewhere.

CGU Insurance has a proven track record of dealing with claims quickly and fairly.

And there's nothing like a local team to support you if you have any problems, 24 hours a day, 7 days a week.

Don't Risk it! Take a look at our offer, give us a call and see for yourself!

## Stud Stock Insurance - How it Works

You can cover your stud stock with one simple down to earth policy which can provide immediate protection against:

- Death due to Accident
- Death due to Illness or Disease
- Loss of use due to Accident
- Loss of Use due to illness

## What Stud Stock can you insure?

No matter how many head of stud stock you carry, you can select the animal or animals to be insured. And the cover is provided anywhere in Australia.

Some of the Stud Stock you can insure with are:

- Stud Cattle
- Stud Rams and Ewes
- Stud Goats
- Stud Alpacas

## As well as these, other types of stud stock may be accommodated, for example

- Vendor insurance covers
- Unborn calves
- Transit risks

With CGU Insurance you can insure many other types of stud stock – please feel free to ask.

## Some special features of CGU Stud Stock Insurance

- Automatic cover right from the fall of the hammer at sales
- Insured value agreed right from the fall of the hammer at sales
- Cover from private sales also covered
- Death due to destruction on humane grounds
- Death caused by accident during transportation

