



LIVESTOCK IN TRANSIT POLICY

UNDERWRITTEN BY MOMENTUM A.R.T. a division of MOMENTUM INSURANCE LIMITED
Registration number 2003/374

momentum
insurance

OPERATIVE CLAUSE

In consideration of the payment of the premium by the Insured, **Alexander Forbes Insurance Company Namibia Limited (AFI)** 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%.
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 %.
 - Illness or conditions of illness such as those diagnosed during anti- or postmortem examinations at the abattoir and according to the attached list.

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DEFINITIONS

- Loss means:
- the cost 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 means:
- 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 means:
- Animals insured in respect of this policy are limited to Sheep / Cattle.
- Premium means:
- 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 0,5 % 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 means
- The Insured is any Namibian producer who has applied for this insurance by completing the **Windhoek Livestock Auctioneers 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 of 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.

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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 Stock:

Large Stock :

i.	150 - 200kg	1,0 sqm
ii.	201 - 250kg	1,1 sqm
iii.	251 - 300kg	1,2 sqm
iv.	301 - 350kg	1,3 sqm
v.	351 - 400kg	1,4 sqm
vi.	401 - 450kg	1,5 sqm

Small Stock/Sheep : 0.2 sqm

- b. In the case of Large and Small stock loaded together on one transportation unit, e.g. truck, trailer, no loss shall be reimbursed.
- c. Where bulls are loaded together on one transportation unit with cows / heifers / oxen / calves or small stock, no loss shall be reimbursed.
- d. Where more than one bull is loaded together on one transportation unit, such bull must be securely separated from other animals loaded onto the same transportation unit.

CONDITIONS

1. A slaughter dispatch note must accompany all consignments.
2. Whenever a claim is paid out, the carcass becomes the property of the Insurer up to the point where 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.

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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. The **Windhoek Livestock Auctioneers Insurance policy** underwritten by AFI covers the Insured and not the transport carrier. The transport carrier is responsible for shortages and damages due to his behavior or negligence.
7. Premiums are subject to revision by AFI on an ad hoc basis.
8. All dealings concerning this policy must be done honestly and in good faith. Incorrect and incomplete information could affect the validity of this policy, and may result in the underwriter voiding this policy. If the policy holder is found to have engaged in fraudulent, false information or dishonest behavior, the policy holder will lose all rights to claims and premiums and this policy will be cancelled from the date of the fraud. The underwriter will take steps to recover the damages from the policy holder. The underwriter will not compensate the policy holder for any claims if the policy holder, or any person who is colluding with the policy holder, deliberately cause the insured event, loss or damage. The policy holder or any of the policy holder's representatives may not obstruct the outcome of a legal matter.

CLAIMS PROCEDURE

1. ADMINISTRATOR:

In the event of a claim, contact the Administrators: **Windhoek Livestock Auctioneers CC**

Postal Address : Po Box 91079, Windhoek
Physical Address : Dorper Street, Northern Industrial Area, Windhoek, Namibia
Contact Persons : Mr. Chris Steenkamp / Mr. Arne Strenger
Cell : +264 81 124 0649 / Cell : +26481 122 3313

2. UNDERWRITER:

Alexander Forbes Insurance Company Namibia Limited

Postal Address : PO Box 4386, Windhoek
Physical Address : Momentum Short Term Insurance Building c/o Schanzen & Sinclair Street, Klein Windhoek, Windhoek, Namibia
Contact Persons : Mr. Rousseau Kirsten
Tel : +264 83 678 4023
Email: rousseau.kirsten@momentum.com.na

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

CARCASSES				
ABBATOIR CODE	DISEASES & CONDITIONS	% PAYABLE FOR CATTLE ABBATOIR	% PAYABLE BY INSURANCE	DESCRIPTION
01	Degeneration/Wet carcass	55	0	Due to chronic disease or malnutrition, degenerated organs/muscles
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 diseases such as aplasmosis
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	Casedus Lymphadenitis	0	0	(Afr: Kaasagtige limpfknoopontsteking) Rejection only if widespread. Mainly found in small-stock
08	Arthritis	55	45	(Afr: Gewrigsontsteking) Can be acute with fever and seticaemia, mostly localized
10	Metritis	55	45	(Afr: Baarmoederontsteking) Acute or chronic (e.g. after calving)
11	Nephritis	55	45	(Afr: Nierontsteking) Seldom acute, chronic cause of uraemia (Code 5)
12	Pericarditis	55	45	(Afr: Hartsakontsteking) If acute, total rejection. Often due to foreign body ex rumen
13	Peritonitis	55	45	(Afr: Buikvliesontsteking) Acute or chronic
14	Pleuritis/Pleuricy	55	45	(Afr: Bors/Ribvliesontsteking) Acute or chronic, with affected lungs
16	Pneumonia	55	45	(Afr: Longontsteking) Acute or chronic or localized
17	Cysticercosis (see MA and MC)	N/A	N/A	(Afr: Masels) Par
19	Parafilariasis	55	45	Subcutaneous parasite, causes subcutaneous lesions/bleeding
20	Sarcosporidiosis	55	45	Parasitic disease, lesions similar to Cysticercosis (Code 17)
21	Abscesses	55	45	Swollen area. Accumulating pus within a body tissue
22*	Pyaemia	0	0	(Afr: Etter infeksie) Acute due to common disease, fever
23*	Septicaemia	0	0	(Afr: Bloedvergiftiging) Acute disease, fever
24	Carcinoma	55	45	(Afr: Kwaadaardige gewas) Localized
25	Malanoma	55	45	(Afr: Gewas) Localized
26	Sarcanoma	55	45	(Afr: Gewas) Localized
27	Abn. Pigmentation	55	45	Due to plants/feed /toxins
28	Melanosis	55	45	Dark pigmentation – seldom, localized

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CARCASES

ABBATOIR CODE	DISEASES & CONDITIONS	% PAYABLE FOR CATTLE ABBATOIR	% PAYABLE BY INSURANCE	DESCRIPTION
51	Abn. Odour	55	45	Due to feed, e.g. Uremia
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, injuries from horns, 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, injuries from horns, etc.
56*	Cachexia/Emaciation	0	0	(Afr: Uittering: Patalogiese vermaering) A condition of weakness, common chronic 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			(Afr: Onryphid) 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: Naelstringontsteking) Young animals
78	Overscalding	N/A	N/A	Overscalding in pigs
79*	Black Quarter	0	0	(Afr: Sponsiekte) Infectious disease – severe fever
80	Scrotal Septicaemia	0	0	(Afr: Balontsteking) Localized
82	Tuberculosis	0	0	Chronic disease, specific regulations apply
MA	Measles Detained	90	0	
MC	Measles Condemned	0	90	
29	Rigor Mortis	55	0	(Karkasverstywing, koorsbewing) carcass stiffening; shivering fits

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SMALL STOCK POST AND ANTE MORTEM EXAMINATION AND COMPENSATION PAYMENT BENEFIT SCHEDULE

CARCASSES				
ABATTOIR CODE	DISEASES & CONDITIONS	% PAYABLE FOR SMALL STOCK BY ABATTOIR	% PAYABLE BY INSURANCE	DESCRIPTION
01	Degeneration/Wet carcass	0	0	Due to chronic disease or malnutrition, degenerated organs/muscles
02*	Anaemia	0	0	(Afr: Bloedarmoede-gevorderd) Due to bleeding, endoparasites or protozoal disease – Babesiosis (Rooiwater)
03	Contamination	0	100	During slaughter process by pus (cutting into abscess)
04	Icterus	0	100	Either due to toxic plants affecting the liver or due to diseases such as aplasmosis
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	Casus Lymphadenitis	0	0	(Afr: Kaasagtige limpfknoontsteking) Rejection only if widespread. Mainly found in small-stock
08	Arthritis	0	100	(Afr: Gewrigsonsteking) Can be acute with fever and seticaemia, mostly localized
10	Metritis	0	100	(Afr: Baarmoederonsteking) Acute or chronic (e.g. after calving)
11	Nephritis	0	100	(Afr: Nierontsteking) Seldom acute, chronic cause of uraemia (Code 5)
12	Pericarditis	0	100	(Afr: Hartsakontsteking) If acute, total rejection. Often due to foreign body ex rumen
13	Peritonitis	0	100	(Afr: Buikvliesontsteking) Acute or chronic
14	Pleuritis/Pleuricy	0	100	(Afr: Bors/Ribvliesontsteking) Acute or chronic, with affected lungs
16	Pneumonia	0	100	(Afr: Longontsteking) Acute or chronic or localized
19	Parafilariasis	0	100	Subcutaneous parasite, causes subcutaneous lesions/bleeding
20	Sarcosporidiosis	0	0	Parasitic disease, lesions similar to Cysticercosis (Code 17)
21	Abscesses	0	100	Swollen area. Accumulating pus within a body tissue
22*	Pyaemia	0	0	(Afr: Etter infeksie) Acute due to common disease, fever
23*	Septicaemia	0	0	(Afr: Bloedvergiftiging) Acute disease, fever
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27	Abn. Pigmentation	0	100	Due to plants/feed/toxins
28	Melanosis	0	100	Dark pigmentation – seldom, localized
51	Abn. Odour	0	100	Due to feed, 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

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ABATTOIR CODE	DISEASES & CONDITIONS	% PAYABLE FOR SMALL STOCK BY ABATTOIR	% PAYABLE BY INSURANCE	DESCRIPTION
54	Besnoitiosis	0	0	(Afr: Olifantsiekte) Seldom
55	Bruising (Sides or Full carcass)	0	80	(Afr: Kneusings) Localized or generalized. Often due to incorrect transportation, injuries from horns, etc.
56*	Cachexia/Emaciation	0	0	(Afr: Uittering: Patalogiese vermaering) A condition of weakness, common chronic 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	0	0	Parasitic disease due to tapeworms causing cysts in internal organs – local organ infections.
65*	Ketosis	0	0	Metabolic disease after calving.
66*	Immaturity			(Afr: Onryphid) Unborn animals
67*	Ineff. Bleeding	0	0	Fever: Animal dead or moribund
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