



Underwritten by Renasa Insurance Company

THE EQUISTAR SERVICE COMMITMENT

EquiStar undertakes to provide efficient, friendly service at all times. We have a thorough knowledge of our product and we are animal people too!



In the unlikely event that you are totally satisfied with our service please contact:

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GENERAL DEFINITIONS

“Insured”	All legal or natural entities named in the Schedule.
“Environment”	The external surroundings in which an animal lives or is held, which influence its development and behaviour
“Wildlife Veterinarian”	A wildlife veterinarian registered with the South African Veterinary Council
“Habitat”	The natural home of an animal
“Boma”	A permanent holding facility for captured animals constructed with suitable materials in accordance with the SABS Code of Practice (SABS 0331).
“Post Release Stress”	Exertional Rhabdomyolysis which is physiological damage sustained by organs and muscles as a result of stress.
“Dystokia”	Where a pregnant animal dies whilst giving birth.
“Poaching”	The illegal hunting or catching or removal or killing of an insured animal from the Insured location as specified in the Schedule.

WILDLIFE INSURANCE WORDING

INTRODUCTION

This policy is the contract between Renasa Insurance Company (Pty) Ltd (the Insurer) and the Insured as stated in the Confirmation of Insurance Document. Equistar is the Underwriting Manager, responsible for all the administration and claims management. This contract covers the events stated in the Sections, occurring during the Period of Insurance up to the sums insured or limits of liability or compensation stated in the Confirmation/Schedule of Insurance document. Any Proposal and Declaration made by the Insured is the basis of and forms part of this policy.

EXCESS

Except where provided for specifically in any section the amount payable under this policy section for each and every loss, damage or liability shall be reduced by the excess amount shown in the Confirmation/Schedule of Insurance for the applicable insured event.

COMPENSATION

The Insurer agrees to compensate the insured in return for premium collected on the 1st day of every calendar month. The maximum compensation will be the insured amount less any applicable excess. Compensation will be subject to insured event and provided all terms and conditions of the policy have been met.

GENERAL TERMS & CONDITIONS

APPLICABLE TO ALL DEFINED EVENTS

- a. This Insurance does not cover intentional slaughter, for any reason, unless the Insurer has agreed and a licensed Veterinarian has recommended slaughter for humane reasons. I.e. The animal is in incredible pain and there is no chance of recovery.
 - b. Economic Euthanasia will not be covered.
 - c. The Insurer shall be given the opportunity of having a post-mortem or autopsy examination carried out by their appointed Veterinary Surgeon should they so desire.
 - d. All animals are required to be uniquely identifiable in the form of a microchip, brand mark or any other mechanism agreed by the Insurer.
 - e. Veterinary certificates are required for all insured animals prior to commencement of cover, indicating that the animal is in good health.
 - f. Congenital or hereditary defects of any nature are excluded under this policy.
 - g. Minimum insurable age is 6 months.
 - h. The Insured must prevent or minimize loss at all times, ie. Veterinary treatment in the case of illness or injury.
1. This Insurance does not cover death directly or indirectly caused by, happening through or in consequence of:
 - a. Any surgical operation unless conducted by a qualified Veterinary Surgeon and the Insurer is notified of such event.
 - b. The administration of any medication unless by a qualified Veterinary Surgeon (or experienced personnel directed by them).
 - c. The use of incorrect vaccines or misadministration.
 - d. Poison, whether intentional or unintentional
 - e. Escape or mysterious disappearance of the insured animal(s) from the location specified in the schedule.
 - f. Any act by the Insured calculated or intended to cause loss of any insured animal(s).
 2. This Insurance does not cover death of an Insured animal directly or indirectly caused by ionising radiations or contamination by radio-activity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel
 - a. For the purposes of this exclusion only combustion shall include any self-sustaining process of nuclear fission or nuclear fusion.
 - b. The indemnity provided by this policy shall not apply to include any loss, destruction, damage or legal liability directly or indirectly caused by, nuclear weapons material.
 - c. This Insurance does not cover death or loss directly or indirectly caused by, confiscation or nationalisation or requisition by or under the order of any government or public or local authority or any person or body having jurisdiction in the matter.

3. This policy does not cover loss of or damage to property related to or caused by:
 - a. civil commotion, labour disturbances, riot, strike, lockout or public disorder or any act or activity which 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 rising, 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 organisation, 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;
 - g. any attempt to perform any act referred to in clause (e) or (f) above;
 - h. the act of any lawfully established authority in controlling, preventing, suppressing or in any other way dealing with any occurrence referred to in clause A (a), (b), (c), (d), (e) or (f) above.
 - i. If the company alleges that, by reason of clause A(a), (b), (c), (d), (e), (f) or (g) of this exception, loss or damage is not covered by this policy, the burden of proving the contrary shall rest on the insured.
4. This policy does not cover loss or damage caused directly or indirectly by or through or in consequence of any occurrence for which a fund has been established in terms of the War Damage Insurance and Compensation Act, 1976 (No.85 of 1976) or any similar Act operative in any of the territories to which this policy applies.
5. Notwithstanding any provision of this policy, this policy does not cover loss of or damage to property or expense of whatsoever nature 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.
6. An act of terrorism includes, without limitation, the use of violence or force or the threat thereof whether as an act harmful to human life or not, by any person or group of persons, whether acting alone or on behalf of or in connection with any organisation or government or any other person or body of persons, committed for political, religious, personal or ideological reasons or purposes including any act committed with the intention to influence any government or for the purpose of inspiring fear in the public or any section thereof.
7. This Insurance does not cover death directly or indirectly caused by
 - a. Any loss arising from destruction or damage occasioned by or through or in consequence directly or indirectly of an earthquake, volcanic eruption or other convulsion of nature;
 - b. Any loss arising from the deliberate or wilful or wanton act of any person committed with the intention of causing such loss or damage but excluding loss or damage caused by or arising from theft or any attempt threat.

8. This Insurance does not cover death directly or indirectly caused by, happening through or in consequence of any loss arising from the mysterious disappearance or voluntary parting of possession or title to the Insured animal(s) as a result of the Insured being induced by a fraudulent scheme, trickery or false pretence.
 - a. No liability shall arise under this policy for loss of the Insured animal by theft unlawful removal until 90 days after the incident is reported to Insurers, and then only in the event that the animal has not been recovered during that period.
 - b. It is a condition of the Insurers hereunder that the Insured will immediately report any theft or disappearance to the Insurers and local police.
 - c. The Insured shall take all practicable steps to discover the guilty party and to recover the Insured animal(s).
 - d. In the event of any payment under this extension, Insurers reserve the right to take title and possession of the Insured animal if subsequently recovered.
 - e. It is warranted by the Insured that there have been no threats or attempted threats of unlawful removal or theft on any of the Insured's animals during the twelve months prior to the inception date or coverage under this extension.
 - f. The Insured must be able to demonstrate forcible & violent entry.
9. 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 Catahral Fever, Anthrax, Red Water, GallSickness, Encephalo myocarditis, Salmonella/Coccidiosis, Mal adaptation and Corridor Disease unless otherwise specified by the Insurer.
10. This Insurance does not cover death directly or indirectly caused by, happening through or in consequence of contraction of rabies through the importation of animals from Namibia. Nor does this Insurance extend to cover animals residing in Namibia whose death is directly or indirectly caused by, the contraction of rabies.
11. 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:
 - a. Old Age or Natural Causes
 - b. Drought,
 - c. Starvation
 - d. Predation
 - e. Pregnancy, unless otherwise agreed by the Insurer
 - f. Mal adaptation.
12. Where a dispute arises as to the cause of death, the onus of proof rests with the Insured.
13. This Insurance does not cover any animal that is Insured by a separate Insurance Policy.
14. This Insurance does not cover death directly or indirectly caused by Post Release Stress except if covered separately.
15. This insurance does not cover Consequential Loss or Government Order Slaughter.
16. This insurance does not cover death due to pollution or contamination of any kind.
17. Poaching is specifically excluded.
18. Death as a result of Epidemics of any nature is excluded.

19. It is a condition of the Insurer hereunder that at the commencement of this Insurance each animal hereby Insured is in sound health and free from any illness, diseases, lameness, injury or physical disability whatsoever and a veterinary certificate of health is submitted to the Insurer. All pre-existing conditions will be excluded.
20. The Insurer may request additional risk reducing measures at any time.
21. Any material misrepresentation, misdescription and or non-disclosure, whether intentional or otherwise shall have the effect of rendering this policy null and void.
22. It is a condition of the Insurer hereunder that at the commencement of this Insurance the Insured is the sole owner of each animal hereby insured. This Insurance shall cease to cover an animal immediately the Insured sells it, or enters into an agreement of sale whether written or otherwise, or parts with any interest in it whatsoever, whether temporarily or permanently. The Insurer may at its sole discretion, and in writing, waive any compliance with the provisions of this clause.
23. It is a condition of the Insurers hereunder that the Insured holds the appropriate Permits obtained from the relevant government or provincial conservation agency for the import and/or export of animals, or holding of animals, or selling of animals, or keeping of animals, or green hunting of animals.
24. It is a condition of the Insurer hereunder that the Insured animal(s) shall have remained on the property stated in the Schedule during the whole period of this Insurance, unless the animal escapes by visible or forcible means and this peril is covered under the policy period.
25. It is a condition precedent to any liability of the Insurer hereunder that:
 - a. The Insured shall at all times provide proper care and attention for each Insured animal. Negligence in any form will not be entertained, this extends to treatment in the case of illness and injury.
 - b. Animals are vaccinated against all diseases preventable by vaccine.
 - c. The Insured shall ensure that the Environment and Habitat in which the Insured animal(s) reside is suitable. It is a condition precedent to this Insurance that in the event of any accident, lameness, or physical disability whatsoever of or to an Insured animal(s) the Insured shall:
 - d. Immediately at his own expense employ a qualified Veterinary Surgeon and shall, if required by the Insurer, allow removal for treatment, and
 - e. In the event of the death of an insured animal(s) the Insured shall immediately at his own expense arrange for a post mortem/autopsy examination to be conducted.
 - f. The Insured shall immediately give notice by telephone or fax or email to the Insurer who will either agree with the Insured in writing on a Veterinary Surgeon or instruct the Insured in writing on a Veterinary Surgeon.
 - g. The findings of this post mortem/autopsy must be forwarded to EquiStar Underwriters within 48 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 time as the Insurer agrees in writing that the carcass can be disposed of, or give appropriate directions in writing as to such disposal.
 - h. 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 whom is to perform this autopsy.

- i. 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, whether the Insured has personal knowledge of such events or such knowledge is confined to the representatives of the Insured who have care, custody or control of the animal(s).
 - j. The Insurer is entitled to all salvage, ie. The skin and horns, in the event of a claim. The client may take possession of the above, but the claim payment will be reduced by the market value of said salvage.
26. It is a condition of the Insurer hereunder that where it is discovered that there has been an outbreak of a contagious disease on the property as Stated in the Schedule the Insured will immediately report such events to the relevant authorities.
27. It is a condition of the Insurer hereunder that where it is discovered that a contagious disease has broken out on the property as Stated in the Schedule, or on a neighbouring property, the Insured immediately institutes the necessary precautions to contain the spread of the disease.
28. It is a condition of the Insurer that the Insured shall ensure that standard fire-fighting equipment and standard fire-fighting procedure are maintained at all times for the protection of the Insured animal(s) as specified.
29. In the case of a pregnant animal, no cover is given under this Insurance for any embryo and/or foetus.
30. It is a condition to any liability that the Insured as soon as they become aware of any loss or potential loss, shall within 48 hours advise the Insurer thereof:

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Thereafter, the Insured shall abide by the Insurer's instructions regarding the animal(s).

31. If any payment is made under this insurance the Insured shall give to the Insurer all such assistance within their power as the Insurer may require to secure their rights and remedies and, at the Insurers request, shall provide all documents necessary to enable the Insurer to pursue such rights and remedies.
32. If any payment is made under this insurance to the Insured for the loss of a horn/tusk the Insured shall not abandon the property of the Insurer and shall provide a duty of care to the property of the Insurer in accordance with the terms and conditions of the policy.
33. 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 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. 30 days written notice applies.
34. If the Insured shall make any claim knowing the same to be false or fraudulent as regards amount or otherwise, this Insurance shall be null and void and all claims hereunder shall be forfeited.
35. The terms of this policy cannot be amended in any way without an endorsement on the schedule of insurance.

36. The Insurer may at its own discretion, amend the terms and conditions of the policy at any time by providing 30 days written notice to the Insured.
37. If any terms, conditions, notes or warranties are not complied with, claims made will not be payable.
38. Any notice, instruction, communication to the Insured and visa versa must be done in writing.
39. This Insurance shall be governed by the laws of the Republic of South Africa whose courts shall have jurisdiction in any dispute arising hereunder

SECTION - RESTRICTED PERILS

DEFINED EVENT

Where the Insured animal(s) dies as a result of:

- Flood
- Fire
- Lightning

No further conditions or exclusions, cover in place for animals that die due to flood, fire and lightning.

SECTION - ALL RISK MORTALITY

DEFINED EVENT

Where the Insured animal(s) dies as a result of:

- Illness
- Disease
- Injury
- Accident
- Theft
- Flood
- Fire
- Lightning

EXCLUSIONS:

1. This Insurance does not cover death occurring within the first 14 (fourteen) days of the Period of Insurance as a result of illness/disease.
2. This insurance does not cover death as a result of injuries sustained whilst in transit.
3. Theft provided forcible violent entry can be proven.
4. Negligence in any form.

CONDITIONS:

1. The animal is uniquely identifiable by means of micro chip or as otherwise agreed by the Insurer.
2. A veterinary certificate is provided, stating that the animal is in good health prior to the inception of the policy.
3. All relevant permits for the holding of such animals have been obtained.
4. SABS (0331) (the code of practise regulating transporting, releasing and holding of wildlife) is observed with regard to the holding of the specific animal.

SECTION – ACCIDENTAL EXTERNAL INJURY ONLY OR VELD COVER

DEFINED EVENT

Where the Insured animal (s) dies as a result of:

- Injury
- Accident
- Theft
- Flood
- Fire
- Lightning
- and NOT through any illness, disease, hyperthermia, hypothermia or any inherent physiological defect(s)

EXCLUSIONS:

1. This insurance does not cover death as a result of injuries sustained whilst in transit.
2. Theft provided forcible violent entry can be proven.
3. Negligence in any form.

CONDITIONS:

1. The animal is uniquely identifiable by means of micro chip or as otherwise agreed by the Insurer.
2. A veterinary certificate is provided, stating that the animal is in good health prior to the inception of the policy.
3. All relevant permits for the holding of such animals have been obtained.
4. SABS (0331) (the code of practise regulating transporting, releasing and holding of wildlife) is observed with regard to the holding of the specific animal.

SECTION - BOMA

DEFINED EVENT

Where the Insured animal(s) dies during holding in a boma as a result of:

- Injury
- Accident
- Theft
- Flood
- Fire
- Lightning

EXCLUSIONS:

1. This Insurance does not cover death occurring within the first 14 (fourteen) days of the Period of Insurance as a result of Illness/Disease.
2. This insurance does not cover death as a result of injuries sustained whilst in transit.
3. Theft provided forcible violent entry can be proven.
4. Negligence in any form.

CONDITIONS:

1. It is a condition precedent to any liability of the Insurer hereunder that the Boma(s)/Pen(s) used for the capture and holding of the Insured animal(s) are in accordance with the SABS Code of Practice (SABS 0331).
2. The animal is uniquely identifiable by means of micro chip or as otherwise agreed by the Insurer.
3. A veterinary certificate is provided, stating that the animal is in good health prior to the inception of the policy.
4. All relevant permits for the holding of such animals have been obtained.

SECTION POST RELEASE STRESS – CAPTURE MYOPATHY

DEFINED EVENT

Where the Insured animal(s) die(s) as a result of Post Release Stress.

EXCLUSIONS:

1. This insurance does not cover death directly or indirectly caused by, any other cause of loss other than as a direct result of Post Release Stress.
2. Negligence in any form.

CONDITIONS:

The Transporter employed for the purpose of relocating the Insured animal(s) is

1. a Professional Transporter of wildlife.
2. It is a condition of the Insurer hereunder that the route taken to relocate the Insured animal(s) does not prejudice the health and lives of the Insured animal(s).
3. 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.
4. It is a condition precedent to any liability of the Insurer hereunder that:
 - a. The Boma(s)/Pen(s) used for the capture and holding of the Insured animal(s) are in accordance with the SABS Code of Practice (SABS 0331) - Translocation of certain species of wild herbivores.
 - b. The person(s) employed in the capture of the Insured animal(s) are recognised Professional Operators.
 - c. The animal is uniquely identifiable by means of micro chip or as otherwise agreed by the Insurer.
 - d. A veterinary certificate is provided, stating that the animal is in good health prior to the inception of the policy.
 - e. All relevant permits have been obtained.

SECTION – TRANSLOCATION COVER

DEFINED EVENT

Where the Insured animal(s) dies as a result of:

- Injury
- Accident
- Collision
- Overturning
- Theft or Highjacking
- Fire
- Lightning
- Illness directly related to the Transit **POST RELEASE STRESS EXCLUDED**

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

EXCLUSIONS:

1. This insurance does not cover death directly or indirectly caused by an accident occurring beyond the geographical limits specified herein.
2. This Insurance does not cover death as a result of illness or disease unless directly related to transit.
3. This insurance does not cover death directly or indirectly caused by, any other cause of loss other than as a direct result of Translocation.
4. This insurance does not cover death directly or indirectly caused by Dystokia when insured animal(s) are within their third trimester of pregnancy.
5. This Insurance does not cover death of an Insured animal if the Insured, his servants or agents fail to comply with any order or instruction from the pilot or other person with supreme authority and control over the aircraft or vessel.
6. This Insurance does not cover death of an Insured animal directly or indirectly as a result of the prohibition of import or export of any animal or the failure of any animal to pass a test.
7. Theft or Hi-jacking provided forcible violent entry can be proven.
8. Negligence in any form.

CONDITIONS:

- a. It is a condition precedent of the Insurer hereunder that the route taken to relocate the Insured animal(s) does not prejudice the health and lives of the Insured animal(s).
- b. 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.
- c. It is a condition precedent to any liability of the Insurer hereunder that:
- d. The Transporter employed for the purpose of relocating the Insured animal(s) is a Professional Transporter of wildlife
- e. An experienced handler must accompany the animals at all times.
- f. Animals are not within their third trimester of pregnancy at any time during transit, unless otherwise agreed by the Insurer.
- g. Adequate food and water is provided throughout the transit if deemed as necessary as per SABS guidelines
- h. Drivers are experienced in the transportation of wild animals and have no driving convictions.
- i. At all times animals are kept in a fully ventilated areas.
- j. Vehicle used is suitable for transit of animals as specified in the schedule.
- k. The Insured shall use due diligence and do and concur in doing all things reasonably practicable to avoid or diminish any loss of or damage to the property herein insured.
- l. Loading facilities and pens are constructed so that they do not cause injury to animals.
- m. Different species are not penned together at any time.
- n. Animals are unloaded as soon as possible after arrival.
- o. Stock crates and vehicles have smooth sides inside.
- p. Vehicles are designed so as to ensure that animals are contained within the vehicle. Limbs and heads are not to protrude outside the sides and top of the vehicle. Animals have enough room overhead to enable them to travel in a natural position without injuring their heads or backs and to give them enough air when the vehicle is not moving.
- q. Appropriate shelter from heat, wind and cold is provided during transport. Animals are protected from climatic extremes, particularly combinations of cold, wind, rain and have shade from direct sunlight.
- r. Animals are to be inspected within 30 minutes of departure by either the driver or attendant and then stopping at least every 2 hours throughout the journey to allow the animal(s) to ruminant .
- s. Suitable loading densities are given to animals taking into account the species, gender and age.
- t. The animal is uniquely identifiable by means of micro chip or as otherwise agreed by the Insurer.
- u. A veterinary certificate is provided, stating that the animal is in good health prior to the inception of the policy.
- v. All relevant permits for the transporting of such animals have been obtained.

SECTION – GREEN HUNT

DEFINITION:

“Green Hunt Definition” The non-consumptive Hunting of a free ranging animal using a chemical immobilization agent introduced via a ballistic syringe, the administering of antidote and release.

DEFINED EVENT

Death of any Insured animal by reason of an Accidental external Injury or any adverse reaction to any chemical immobilization drug.

EXCLUSIONS:

1. This Insurance does not cover death of an Insured animal unless the death occurs within 48 hours after the darting of the Insured animal.
2. This insurance does not cover death directly or indirectly caused by, happening in consequence of any other cause of loss other than as a direct result of a Green Hunt.
3. This insurance does not cover death directly or indirectly caused by, happening in consequence of physiological defects, illness, disease, hypothermia or hyperthermia.

CONDITIONS:

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

- a. The Insured animal has been determined to be in sound health prior to a Green Hunt by the attending wildlife veterinarian.
- b. The Insured animal may only be Green Hunted once within a twelve-month period. Records must be kept by the Insured and submitted to the Insurer in the event of a claim.
- c. In the event of a claim a written statement from the wildlife veterinarian, professional hunter must be provided and forwarded to the Insurer detailing the circumstances of the loss.
- d. The Green Hunt team should always include a Wildlife Veterinarian, Veterinarian Assistant, Helicopter on standby, Tracker and Professional Hunter.
- e. Where the Insured animal experiences any threat to its' life of any nature as a direct result of the green hunt by way of chemical substances, accident or injury the Wildlife Veterinarian in charge must immediately ensure that the Insured animal is cared for in a way that does not prejudice the liability of the Insurer.
- f. The capture and release drugs administered must be appropriate for the Insured animal and must have been selected, prepared and administered by a Wildlife Veterinarian, unless otherwise agreed by the Insurer.

SECTION – CAPTURE COVER

DEFINITION:

Capture Cover shall commence from the point of containment or chemical immobilisation and cease:

- a. within 24 hours from the point of containment or chemical immobilisation, or
- b. at the point immediately prior to the animal being loaded in the transit crate or vehicle, or penned: whichever shall occur first.

DEFINED EVENT

Death of any Insured animal by reason of Capture.

EXCLUSIONS:

1. This Insurance does not cover death directly or indirectly caused by illness and/or disease, or post release stress.
2. This Insurance does not cover death directly or indirectly caused by, happening through or in consequence of any other cause of loss other than as direct result of or during Capture (definition as enclosed herein).
3. This Insurance does not cover death directly or indirectly caused by Insured animals which are in their third trimester of pregnancy at any time during capture, unless otherwise agreed by Insurer.

CONDITIONS:

- a. It is a condition precedent to any liability of the Insurer hereunder that the method used to capture the Insured animal(s) does not prejudice the health and lives of the Insured animal(s).
- b. It is a condition precedent to any liability of the Insurer hereunder that where capture is interrupted due to accident, injury or illness the Capture Team must ensure that the Insured animal(s) are cared for in a way that does not prejudice the liability of the Insurer.
- c. It is a condition precedent to any liability of the Insurer hereunder that the Capture Team(s) employed for the purpose of capture and relocating the Insured animal(s) are recognised Professional Operators.
- d. It is a condition precedent to any liability of the Insurer hereunder that where the number of animals specified differs from the number Insured, the Insurer reserve the right to re-evaluate the risk and to pursue their rights and remedies.
- e. It is a condition precedent to any liability of the Insurer hereunder that all animals of the same species being captured must be insured.
- f. The animal is uniquely identifiable by means of micro chip or as otherwise agreed by the Insurer.
- g. A veterinary certificate is provided, stating that the animal is in good health prior to the inception of the policy.
- h. All relevant permits have been obtained.

QUALITY POLICY STATEMENT

It is a declared objective of EquiStar Insurance to supply world class services, at an economic cost, that fully satisfies customer needs.

EquiStar Insurance maintains and uses an effective Quality Management System, specifically designed to recognize, control, and monitor all procedures that affect quality.

Analysis of information and continual feedback are emphasized to ensure improvement.

Improving reliability by error prevention is the underpinning theme of the Quality Management System.

This policy shall be understood, maintained, and used throughout EquiStar Insurance.

Angela McClure (Managing Director)