



Insurance | Risk Management | Consulting

About Gallagher

Gallagher is an international insurance brokerage, risk management and consulting firm, operating in **45+ countries**.

We are the chosen partner to more than **100,000 Australian businesses**, from small businesses through to multinational corporations and iconic brands.

Through our network of more than **30 regional and metropolitan branches across Australia**, we understand local business communities because we are part of them ourselves.

Gallagher is committed to ethical business practice and has been recognised as one of the World's Most Ethical Companies by the Ethisphere Institute for eight consecutive years from 2012-2019.



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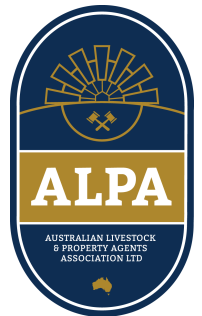
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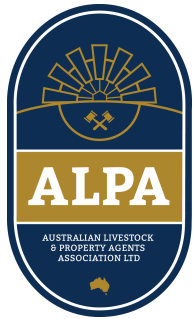
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Transit Insurance for Livestock



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Australian Livestock and Property Agents Association (ALPA) in conjunction with Gallagher has conducted an extensive review of the various livestock transit schemes available in the market. We have subsequently designed a scheme exclusively for ALPA members.

The transit scheme provides a competitively priced transit cover for members and their customers. In addition, the cover conditions are wider than most available in the market with the scheme providing additional cover benefits including:

- Theft and pilferage
- Mustering costs
- Agistment costs
- Removal of debris costs
- Additional freight cost
- No penalty rate for transits in excess of 600 kilometres

The Benefits of the Scheme

- Protect your Agency and your clients against financial loss.
- The transit scheme is a "value adding" service that you can provide to your customers that gives them additional financial protection.
- By joining the scheme you support the wider goals of ALPA.



Summary of cover

What can be insured

- General livestock including Cattle, Sheep, Horses, Pigs, Goats
- Stud animals
(subject to prior agreement)

Policy Limit

- A\$250,000 any one load and any one vehicle
(higher limits can be arranged on application)

Sub-Limit per animal

- \$20,000 per Stud Stock
- \$3,000 per Cattle/Horse
- \$500 per Sheep/Lamb/Goat/Pig

Excess

- \$100 per cattle & horse claims
- \$35 for all other claims

Note: Excess applies per claim, not per animal.

Cover Conditions

Death from any cause including:

- Slaughter for humane reasons
- Smothering/Suffocation
- Heat/cold exhaustion
- Injury whilst in holding pens/yards at auction.

(see policy for full terms, conditions, limits and exclusions)



Claims example

Following a truck roll over which resulted in the death of 15 cattle with an additional 9 needing to be destroyed for humane reasons the claim amounted to:

The consignment was valued at: \$84,990.36

Amount claimed

Value of stock killed and destroyed: \$12,845.24

Freight, mustering & disposal costs: \$ 6,300.00

Less Excess: (\$100.00)

Total claim paid (net of GST): \$19,045.24

Cost of insurance: \$160.80

For further information on this scheme and for rates and an application form please contact ALPA by:

Email:
admin@alpa.net.au

Call:
(02) 9262 6633