

## INSURANCE PROPOSAL AND DECLARATION OF HEALTH: Alpaca

PLEASE COMPLETE, SIGN AND RETURN THIS FORM

### Marsh Equine and Livestock

26 Dick Street  
PO Box 547  
Cambridge, 3434  
New Zealand  
Tel +64 (0)7 827 7071  
Fax +64 (0)7 827 7072  
[equine.livestock@marsh.com](mailto:equine.livestock@marsh.com)

YOUR CONTACT DETAILS			
The applicant(s) (Full Name of Owner / or Owners):			
Address:			
Email address	Phone No.:		Cell Ph No:
NZ Tax Resident?	<input type="checkbox"/> Yes <input type="checkbox"/> No	GST Registered?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Period of Insurance	From:	To:	

PLEASE ANSWER ALL THE FOLLOWING QUESTIONS			
1.	Has any Insurer ever:		(PLEASE TICK WHERE APPROPRIATE)
a.	declined your proposal for any insurance, or declined any claim made by you?		<input type="checkbox"/> Yes <input type="checkbox"/> No
b.	cancelled your insurance?		<input type="checkbox"/> Yes <input type="checkbox"/> No
c.	refused you renewal of any insurance policy?		<input type="checkbox"/> Yes <input type="checkbox"/> No
d.	imposed special conditions on any insurance held by you?		<input type="checkbox"/> Yes <input type="checkbox"/> No
2.	Have you ever claimed under any bloodstock/livestock insurance policy?		<input type="checkbox"/> Yes <input type="checkbox"/> No
3.	Are there any other parties (other than the named Insured on this proposal) involved in the ownership of the animal(s) to be insured? Or, are any of the animal(s) proposed for this insurance subject to a lease agreement?		<input type="checkbox"/> Yes <input type="checkbox"/> No

If you have answered YES to any of the above questions, please provide full details (attach a separate page if required):

**DECLARATION OF HEALTH FOR MORTALITY INSURANCE (TO BE SIGNED BY THE OWNER OR PERSON RESPONSIBLE FOR THE ANIMAL).** Please read this form carefully. If you are in doubt, submit a current veterinary certificate. Complete this section by ticking the Yes or No box and giving full details where necessary on a separate page.

PLEASE ENSURE THAT YOU HAVE CHECKED WITH YOUR REGULAR VETERINARY SURGEON / TRAINER / PERSON RESPONSIBLE FOR DAY TO DAY CARE OF THE ALPACA BEFORE SIGNING AND RETURNING THIS FORM.

### Items to be Insured

Name:	Reg. Number:	D.O.B.:	Sex:	Breed:	Use:	Majority Location	Sum Insured (inclusive of GST):
							\$
							\$
							\$
							\$
							\$
							\$

1.	Are the above animal(s) at present <b>normal</b> in eye, wind and action to the best of your knowledge? If NO give details:			<input type="checkbox"/> Yes <input type="checkbox"/> No
2.	Have there ever been any instances of facial eczema at the locations where the above animal(s) are kept or will be kept? If <b>YES</b> give details of when the outbreak occurred and how many animals were lost?  If <b>YES</b> give details of measures taken to prevent a re-occurrence.			<input type="checkbox"/> Yes <input type="checkbox"/> No
3.	Have there ever been any instances of haemonchus contortus (barber's pole worm) at the locations where the above animal(s) are kept or will be kept? If <b>YES</b> give details of when the outbreak occurred and how many animals were lost.  If <b>YES</b> give details of measures taken to prevent a re-occurrence.			<input type="checkbox"/> Yes <input type="checkbox"/> No
4.	Have any of the above animal(s) suffered from colic or any other related illness at any time to the best of your knowledge? If <b>YES</b> give details:  If <b>YES</b> have the animals made a complete recovery?			<input type="checkbox"/> Yes <input type="checkbox"/> No  <input type="checkbox"/> Yes <input type="checkbox"/> No
5.	Have any of the above animal(s) suffered from any illness, injury, disease or undergone any surgery at any time to the best of your knowledge? Do they have any blemishes? If <b>YES</b> give details:  If <b>YES</b> have the animals made a complete recovery?			<input type="checkbox"/> Yes <input type="checkbox"/> No  <input type="checkbox"/> Yes <input type="checkbox"/> No
6.	Has there been any evidence of contagious or infectious disease during the past twelve months at the location(s) where the animal(s) are kept? If <b>YES</b> give details:			<input type="checkbox"/> Yes <input type="checkbox"/> No
7.	Have any of the above animal(s) received treatment for lameness at any time to the best of your knowledge or do any of the animal(s) have faulty conformation? If <b>YES</b> give details:  If <b>YES</b> have the animals made a complete recovery?			<input type="checkbox"/> Yes <input type="checkbox"/> No  <input type="checkbox"/> Yes <input type="checkbox"/> No
8.	Purchase price of above animal(s) If homebred, please advise if stud fee was paid and amount?	\$ \$	Date Purchased:	
9.	If any of the above are females, are any currently pregnant? If <b>YES</b> , what was the last date of mating? And the expected date of birth:			<input type="checkbox"/> Yes <input type="checkbox"/> No
10	Is this policy for personal or commercial purposes? (please circle/tick) – If commercial is selected please state the organisation name and number of employees			<input type="checkbox"/> Yes <input type="checkbox"/> No

**The Declaration on page 3 must be signed and dated to be acceptable.  
Please read the important information over the page.**

### INSURED'S DUTY OF DISCLOSURE

The duty of disclosure is an important legal requirement that applies to insurance.

When you apply for insurance you have a legal duty of disclosure. Before we can consider providing cover, you must disclose to us everything known to you which is relevant to:

- our decision to insure your animal/s;
- the terms on which we insure you.

The duty applies to each Insured.

The duty also applies when you seek to enter into, renew, change or reinstate a policy.

Examples of information you may need to disclose include:

- any change in the animals **use** or **activities**;
- any cancellation, refusal to renew insurance, or imposing of special terms by another insurance company;
- any change in the animal's health or injuries suffered;
- any insurance claims you have made in the past.
- any criminal offence;

What happens if you fail in your Duty? If you don't make this disclosure Insurers may:

- refuse or reduce a claim;
- cancel the Cover;
- in some cases, treat the Cover as having never operated.

If you are in doubt it is better to give us the information rather than take the risk of failing in your duty of disclosure.

**YOUR DUTY OF DISCLOSURE:** You must take care when answering any questions we ask by ensuring that all information provided is accurate and complete. You have a duty to disclose to us all material facts that we may rely on when setting the terms of the policy or accepting coverage.

**IF YOU DO NOT TELL US SOMETHING:** If we establish that you have failed to comply with this duty of disclosure or provided us with incorrect or incomplete information that we have relied upon when accepting this coverage, we may refuse to pay your claim or reduce the amount payable to you. If the non-disclosure is fraudulent then we may treat your policy as if it never existed and decline all claims.

#### **VETERINARY CERTIFICATES**

Veterinary Surgeon's Certificate of Health on the NZVA recommended Certificate format is required for:-

1. All Alpacas valued over \$28,750 or over 12 years of age is not available unless agreed upon individual application.
2. CRIAS – Cover is available on Crias once they are over 30 days old. Veterinary Certificates are required for all Crias aged from 30 – 90 days old.

**NB** – Veterinary Certificates are not required on animals purchased at auction that are insured from fall of hammer

#### **YOUR ONUS OF PROOF**

The onus of proof that the insured animal was fit and in good health at the time that the insurance cover commenced lies with **you** (the Insured) under the terms of this insurance.

#### **CLAIMS – 24 HOUR SERVICE**

In the event of death or any life threatening lameness, illness, accident, disease, you or your Representative or any person who has care, custody or control of your animal/s should give immediate notice to:

Marsh, PO Box 547, Cambridge, New Zealand Telephone: 0-7-827 7071 Mobile: 021-241-4772 Fax: 0-7-827 7072

Email: [equine.livestock@marsh.com](mailto:equine.livestock@marsh.com)

#### **POST MORTEM**

In the event of the death of an animal, it is a Policy requirement that a Post Mortem/Autopsy be immediately carried out at the Insured's expense. To assist with identification, registration number, colour etc. should be noted.

**OPERATIONS - Any surgical procedure must be carried out by a registered Veterinary Surgeon.**

**(a) Castration, Bone Chip etc.**

All operations must be notified at least 24 hours prior to the operation being performed.

**(b) Life Saving Operations**

Must be performed as quickly as possible and notification given immediately. A second veterinary opinion should be obtained.

#### **BINDING AUTHORITY STATEMENT**

Marsh are acting in an underwriting capacity on behalf of Certain Underwriters at Lloyds who, under an Underwriting Agency Agreement, have given Marsh authority to act on their behalf in respect of this insurance.

#### **DECLARATION**

I/We have read and understood the Duty of Disclosure as set out in this form and I/We hereby certify that to the best of my knowledge and belief the above particulars are true and correct and that no information which would materially affect this insurance has been withheld.

SIGNED: .....

DATE: .....

(OWNER / TRAINER / MANAGER / STUD MASTER)

**NB: THE INFORMATION GIVEN IN THIS DECLARATION FORMS THE BASIS OF THE INSURANCE CONTRACT AND INCORRECT ANSWERS COULD INVALIDATE THE POLICY.**

#### **FOR OFFICE USE ONLY**

Policy Holder: .....

Policy Sector: .....