# FARMING ACTIVITIES

**The special wording incorporated herein form part of the policy.**

**Subject otherwise to the terms exceptions and conditions of the policy.**

## FARMERS FIRE

### LIVESTOCK INCLUDING HORSES (if stated in the schedule to be included under column 5)

#### BASIS OF INDEMNITY

The liability of the company in respect of any animal as per the cover options stated below, shall not exceed the market value of such animal at the time of the loss, or the limit per animal as stated in the schedule whichever is the lesser. The insured shall be responsible for the first amount payable as stated in the schedule in respect of each and every loss.

The company shall not be liable for loss resulting from slaughter except in cases necessitating immediate slaughter for humane reasons provided that this is certified by a qualified veterinary surgeon.

#### COVER OPTIONS

The cover is restricted to one of the following options as stated in the schedule

i) Fire only.

ii) Fire and lightning.

iii) Fire. Lightning and impact damage by road vehicles.

##### ELECTROCUTION

The cover includes loss by death arising from the electrocution (excluding lightning) of any animal insured.

##### ACCIDENTAL DEATH

The cover includes accidental death caused by dogs or wild animals not owned by you, your employees or contract workers.

### FODDER STORED IN THE OPEN (if stated in the schedule to be included under column 5)

The fodder is covered whilst in the open.

Provided that:

1 This cover excludes the perils of storm, wind, water, hail or snow.

2 The insured shall be responsible for an amount equal to 25% of each and every loss.

3 The company’s liability per stack of fodder shall not exceed the amount stated in the schedule.

4 And warranted that a distance of at least fifteen metres be maintained between stacks of fodder and that this area be kept clear of grass, loose fodder, vegetation and any other combustible materials.

### FODDER STORED IN BUILDINGS (if stated in the schedule to be included under column 5)

The fodder is covered whilst contained in the insured buildings.

Provided that:

1 The insured shall be responsible for an amount equal to 25% of each and every loss.

2 The company’s liability in respect of fodder stored in fully enclosed buildings shall not exceed the amount stated in the schedule per building.

3 The company’s liability in respect of fodder stored in buildings not fully enclosed shall not exceed the amount stated in the schedule per building.

4 And warranted that a distance of at least five metres be maintained between each building in which fodder of any kind is stored and that this area be kept clear of grass, loose fodder, vegetation and any other combustible materials

### HAMMER MILL WARRANTY

Warranted that no process of milling is carried out within any insured building or structure or within an area of at least five metres from such building or structure.

# FARMERS MOTOR

1 CAR HIRE EXTENSION (If stated in the Schedule)

(applicable to private and LDV type vehicles used for social, domestic and pleasure purposes only)

1.1 CAR HIRE AFTER THEFT (COMPREHENSIVE COVER ONLY).

If You claim for theft of the whole of Your vehicle We will pay for the hire of a vehicle for You PROVIDED THAT:

1.1.1 We arrange for the hire of the vehicle
1.1.2 the engine capacity of the hired vehicle will not exceed 1600 $cm^3$.
1.1.3 the hire is on an unlimited mileage basis but will exclude the cost of fuel and/or lubricants
1.1.4 daily limit as stated on the Schedule
1.1.5 the hire period shall
  1.1.5.1 start within 21 (twenty one) days after the theft
  1.1.5.2 end on the day after repossession of Your vehicle following repairs caused by the theft have been effected or 30 (thirty) days after the start of the period of hire whichever comes first
1.1.6 You have complied with all provisions of this Policy
1.1.7 if You have a claim on the hired vehicle You must pay an Excess of N$2,000 (two thousand Namibia dollars) and an admin fee of N$250 (two hundred and fifty Namibia dollars) towards the repairs. You have the option to buy down the excess and admin fee at an additional cost as determined by the rental Company at the time, up to a maximum period of 30 (thirty) days and is not refundable.
1.1.8 Further additional costs payable by You
  1.1.8.1 petrol deposit of N$350
  1.1.8.2 additional driver N$50

1.2 CAR HIRE AFTER ACCIDENT – (COMPREHENSIVE COVER ONLY).

If You claim for an accident causing damage to the insured vehicle We will pay for the hire of a vehicle PROVIDED THAT:

1.2.1 We arrange for the hire of the vehicle
1.2.2 the engine capacity of the hired vehicle will not exceed 1600 $cm^3$
1.2.3 the hire is on an unlimited mileage basis but will exclude the cost of fuel and/or lubricants
1.2.4 daily limit as stated on the Schedule
1.2.5 the period of hire to
  1.2.5.1 start within 10 (ten) days after the date of the accident and end on the day following repossession of the vehicle after any repairs necessary due to the accident have been effected or after 14 (fourteen) days of the period of hire or on the day on which You take delivery of a vehicle which replaces the vehicle which was insured whichever comes first
1.2.6 if You have a claim on the hired vehicle You must pay an Excess of N$2,000 (two thousand Namibia dollars) and an admin fee of N$250 (two hundred and fifty Namibia dollars) towards the repairs. You have the option to buy down the excess and admin fee at an additional cost as determined by the rental Company at the time, up to a maximum period of 30 (thirty) days and is not refundable.
1.2.7 Further additional costs payable by You
  1.2.7.1 petrol deposit of N$350 (three hundred and fifty Namibia dollars);
  1.2.7.2 additional driver N$50 (fifty hundred Namibia dollars).

2 EMERGENCY OVERNIGHT ACCOMMODATION

(applicable to private and LDV type vehicles used for social, domestic and pleasure purposes only)

The company will pay a maximum of N$500 towards emergency overnight accommodation necessarily incurred following loss or damage to your vehicle, providing that the loss or damage occurred more than 100km from your normal place of residence on the farm maximum N$1,000 any one annual period of insurance.

# FARMERS PUBLIC LIABILITY

### DROVING OF ANIMALS

The indemnity provided herein does not include liability caused by or in connection with or arising from the droving of animals on a public road unless the insured complies with the relevant section of any applicable Road Traffic Ordinance.

### ANIMAL TRESPASS

The limit of indemnity in respect of loss of or damage to any land (or anything grown or growing thereon) neighbouring or adjoining the insured's premises, shall not exceed N$ 25,000 any one event and N$ 50,000 any one annual period of insurance if such loss or damage is caused by any animal.

### CROP SPRAYING

The indemnity provided herein does not include liability caused by or in connection with or arising from the spraying, application or injection of any chemical, substance or other similar material.

### SPREAD OF FIRE WARRANTY (if stated in the schedule to be included)

It is warranted that the insured shall comply with the provisions of the Forest Act 1984 and the Preservation of the Agricultural Resources Act of 1983 or any amendments thereto and shall take all reasonable steps to prevent any fire on his premises from spreading to third party property.