BULL INFERTILITY DUE TO ACCIDENT ONLY

This policy is extended to indemnify YOU in the event of the ANIMAL covered by this section is proven to be PERMANENTLY INFERTILE, IMPOTENT or otherwise INCAPABLE of natural service or artificial insemination, resulting from ACCIDENTAL INJURY occurring during period of insurance, we will pay YOU the ACTUAL CASH VALUE of such ANIMAL(S) but not exceeding the sum insured stated in the DECLARATION.

SPECIAL EXCLUSIONS APPLICABLE TO SECTION 3 ONLY

This section does not cover losses directly or indirectly by any of the following events:

1. Frostbite or freezing.
2. Illness or disease
3. Reproductive disorders or abnormalities involving: scrotum, testis, epididymis, penis, ampulla, vesicular gland and prostate unless caused by an ACCIDENTAL INJURY.

SPECIAL CONDITIONS APPLICABLE TO SECTION 3 ONLY

1. Following notification to US of a possible claim, the ANIMAL must be given at least 3 months to attempt recovery unless WE agree to accept the claim before the end of such period.

2. PERMANENT INFERTILITY, IMPOTENCY or INCAPABILITY must be total INFERTILITY, IMPOTENCY, INCAPABILITY or failure and not merely a reduction and be proved:

   a) To the satisfaction of both YOUR and OUR VETERINARIAN,

   and

   b) the ACCIDENTAL INJURY occurred during the policy period.
**BULL INFERTILITY ACCIDENT, SICKNESS AND DISEASE ONLY**

It is agreed that this policy is extended to indemnify **YOU** in the event of the **ANIMAL** covered by this section:

1. Is proven to be **PERMANENTLY INCAPABLE** of natural service or artificial insemination resulting solely and directly from **ACCIDENTAL INJURY** sustained.

   or

2. had proven itself to be fertile and is subsequently proved to be **PERMANENTLY INFERTILE, IMPOTENT, or INCAPABLE** of natural service or artificial insemination solely and directly from **ACCIDENTAL INJURY** sustained, or sickness or disease first manifesting itself, during the policy period.

**SPECIAL EXCLUSIONS APPLICABLE TO SECTION 4 ONLY**

This section does not cover losses directly or indirectly by any of the following events:

1. Frostbite or freezing.
2. Infection of venereal or semi-venereal character in or from the cows bred.
3. **CONGENITAL** or **HEREDITARY** conditions such as but not limited to:
   a) Testicular hypoplasia;
   b) Penile deviations;
   c) Persistent penile frenulum;
   d) Short retractor penis muscle;
4. Testicular degeneration.
5. Faulty or substandard semen or semen production.

**SPECIAL CONDITIONS APPLICABLE TO SECTION 4 ONLY**

1. Following notification to **US** of a possible claim, the **ANIMAL** must be given at least 3 months to attempt recovery unless **WE** agree to accept the claim before the end of such period.

2. **PERMANENT INFERTILITY, IMPOTENCY** or **INCAPABILITY** must be total **INFERTILITY, IMPOTENCY, INCAPABILITY** or failure and not merely a reduction and be proved:
   a) To the satisfaction of both **YOUR** and **OUR VETERINARIAN**,
   and
   b) the **ACCIDENTAL INJURY**, sickness or disease occurred during the policy period.

Except as modified, the policy remains in effect, subject to its terms and conditions.
General Security National Insurance Company - Section 5

BULL INFERTILITY - COMPREHENSIVE

It is agreed that this policy is extended to indemnify YOU in the event of the ANIMAL covered by this section:

1. Is proven to be PERMANENTLY INCAPABLE of natural service or artificial insemination resulting solely and directly from ACCIDENTAL INJURY sustained.

   or

2. had proven itself to be fertile and is subsequently proved to be PERMANENTLY INFERTILE, IMPOTENT, or INCAPABLE of natural service or artificial insemination solely and directly from ACCIDENTAL INJURY sustained, or sickness or disease or abnormality first manifesting itself, during the policy period.

3. Where the ANIMAL is deemed to be TEMPORARILY INFERTILE or INCAPABLE of natural service or artificial insemination, solely and directly from ACCIDENTAL INJURY sustained, or sickness, disease or abnormality first manifesting itself during the policy period, we will pay YOU 20% of the insured value of the ANIMAL.

SPECIAL EXCLUSIONS APPLICABLE TO SECTION 5 ONLY

This section does not cover losses directly or indirectly by any of the following events:

1. Infection of venereal or semi-venereal character in or from the cows bred.
2. CONGENITAL or HEREDITARY conditions such as but not limited to:
   a) Testicular hypoplasia;
   b) Penile deviations;
   c) Persistent penile frenulum;
   d) Short retractor penis muscle;

SPECIAL CONDITIONS APPLICABLE TO SECTION 5 ONLY

1. Following notification to US of a possible claim, the ANIMAL must be given at least 3 months to attempt recovery unless WE agree to accept the claim before the end of such period.

2. PERMANENT INFERTILITY, IMPOTENCY or INCAPABILITY must be total INFERTILITY, IMPOTENCY, INCAPABILITY or failure and not merely a reduction and be proved:
   a) To the satisfaction of both YOUR and OUR VETERINARIAN,
   and
   b) the ACCIDENTAL INJURY, sickness, disease or abnormality occurred during the policy period.
   c) Following acceptance of a claim under the TEMPORARILY INFERTILE section, the sum insured is automatically reduced by 20% of the value on the Declaration.

Except as modified, the policy remains in effect, subject to its terms and conditions.