

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.

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.