

## Section 5 FIELD & STREAM

### 1. Indemnity

This Section covers your hunting Trophies at your residential or office premises at the risk address as shown on the Policy Schedule. We will indemnify you for any loss, damage, costs and expenses described under:

- 1.1. Insured Events
- 1.2. Additional Cover
- 3.1. Optional Additional Cover only if you have requested this cover and paid the additional premium. This will be shown on the Policy Schedule.

We will not indemnify you for any losses whatsoever described under Exceptions.

### 2. Basis of Indemnity

If you have chosen this Field and Stream Section it will be shown on the Policy Schedule. We will indemnify you:

- 2.1. On an itemised basis as shown on the Policy Schedule. You must insure all your Trophies
- 2.2. On an Agreed Value basis
- 2.3. Average will not apply to an individual Trophy. However as you must specify all your Trophies we will apply Average to your collection of Trophies if it is found that you have not insured all your Trophies.

### 3. Insured Events

- 3.1. Fire, lightning, explosion
- 3.2. Malicious Damage
- 3.3. Storm, wind, water, hail, snow, flood
- 3.4. Earthquake, earth tremors due to mining activities
- 3.5. Theft if the building is occupied and the occupants are present during the theft
- 3.6. Burglary. Burglary from any outbuilding is limited to the amount shown in the Limit of Indemnity Schedule
- 3.7. Bursting of pipes, water and fixed oil-heating apparatus **excluding** damage to the item itself
- 3.8. Impact by any object.

### 4. Additional Cover

The following Additional Cover is automatically applicable:

#### 4.1. Additional Location

The cover is extended to include loss or damage due to an Insured Event while the Trophy is at/in:

- 4.1.1. Taxidermist
- 4.1.2. Location of the hunt
- 4.1.3. Another occupied private residence
- 4.1.4. Another building in which you are temporarily residing
- 4.1.5. A vehicle for transportation during a permanent change in the risk address

Provided that Theft cover is:

- 4.1.6. From inside the occupied buildings of the above locations
- 4.1.7. Limited to the amount on the Limit of Indemnity Schedule for Theft from a domestic outbuilding.

**4.2. Fire Extinguishing Costs**

We will pay for Fire Extinguishing costs following fire damage to the Trophies or to prevent such damage.

**4.3. Removal and Storage Costs**

If we have accepted a claim under this Section, we will pay the costs up to the amount shown in the Limit of Indemnity Schedule:

- 4.3.1. To remove the Trophy from the risk address to a storage depot / place of safety
- 4.3.2. For storage costs at such storage depot / place of safety.

**4.4. Veterinary Costs**

We will pay for the Veterinary costs incurred for your hunting/gun dog(s) due to:

- 4.4.1. A road accident whilst in transit to/from a hunt
- 4.4.2. An accident during the hunt.

**4.5. Replacement Hunting**

If we have accepted a Total Loss claim under this Section, we will also pay for the following costs in respect of the Insured Hunter shown on the Policy Schedule hunting a replacement Trophy:

- 4.5.1. Catered Accommodation excluding costs of drinks
- 4.5.2. Daily hunting fees
- 4.5.3. Replacement Animal
- 4.5.4. Taxidermy per animal
- 4.5.5. Fuel
- 4.5.6. Ancillary expenses such as skinning, caping, salt, preparation of meat, spices, skins and the use of a farm vehicle
- 4.5.7. Registration in the record book and certificate/plaque for Rowland Ward and /or Safari Club International (S.C.I.)

**Subject to:**

- 4.5.8. The replacement Trophy must be taken by the Insured Hunter shown on the Policy Schedule
- 4.5.9. Cover is strictly for South African residents only
- 4.5.10. The Insured Hunter must be in possession of the necessary provincial or national hunting licence or permit
- 4.5.11. Cover is provided for normal fees paid by South African hunters only.
- 4.5.12. All animals must be hunted according to applicable legislation
- 4.5.13. The amounts shown in the Limit of Indemnity Schedule for each type of cover
- 4.5.14. The replacement hunt must take place within 1 (one) year of the Date of Loss
- 4.5.15. The Insured Hunter has 10 (ten) days in which to replace the Trophy (Trophies). If he is unable to replace the Trophy by replacement hunting and upon written confirmation thereof from the game farm, we will pay the Agreed Value as specified in the Policy Schedule for the lost Trophy
- 4.5.16. The replacement of a Trophy must be on a "like for like" basis. If the Insured Hunter wants to replace the Trophy with an animal of greater value, the additional costs will be for your own account. Our decision in this regard is final

- 4.5.17. If the replacement animal is wounded and lost, the claim will be considered as settled i.e. we will pay the costs as noted for the replacement hunting but we will not pay the Agreed Value of the Trophy that was being replaced. This means we will not pay the costs for the replacement hunt as well as the Agreed Value as if the replacement hunt was not undertaken
- 4.5.18. Where relevant you must provide us with a Roland Ward or a Safari Club International certificate of the replacement Trophy
- 4.5.19. If the Insured Hunter is unable to replace the Trophy in person, this Replacement Hunting extension will not be applicable. We will then only pay the Agreed Value as specified in the Policy Schedule for the lost Trophy.

#### **4.6. Meat In Transit**

We will pay for the loss of the meat of the actual animal(s) taken by the Insured Hunter during a replacement hunt as a direct result of the vehicle in which the trophy/meat is being transported:

- 4.6.1. Is in an accident
- 4.6.2. Suffers mechanical or electrical breakdown

Subject to:

- 4.6.3. The loss being discovered during or immediately following the hunt
- 4.6.4. The amount shown in the Limit of Indemnity Schedule.

#### **5. Additional Cover**

The following Additional Cover is automatically applicable.

##### **5.1. Accidental Damage**

We will pay for Accidental Damage to the Trophy up to the limit as specified in the Limit of Indemnity Schedule.

#### **6. No Reinstatement of Sum Insured**

If we have indemnified you in respect of the Total Loss of any Trophy, we will delete that item from the Policy Schedule. You must advise us to insure any replacement item and provide us with the new description of such item.

#### **7. Territorial Limits**

- 7.1. Trophies are covered in the Republic of South Africa
- 7.2. Hunting and Replacement Hunting is covered in the Republic of South Africa as well as Namibia.

#### **8. Special Conditions:**

- 8.1. You must insure all your Trophies and have them listed on the Policy Schedule. If you do not comply we will apply Average to your collection of Trophies
- 8.2. You must advise us of each new Trophy you obtain so that this can be added to the Policy Schedule and to ensure that we do not apply Average
- 8.3. You must prove the existence of each Trophy by providing us with a photograph and/or a Rowland Ward or a Safari Club International certificate.
- 8.4. On Renewal or annual update of the Policy, you must provide us with an updated list of all your Trophies
- 8.5. We cannot guarantee that a true Trophy (i.e. a Rowland Ward or a Safari Club International Trophy) will be taken or provided. A reason may for example be that the Trophy is slightly smaller or bigger.

**9. Exceptions A:**

We are not liable for loss, damage or destruction directly or indirectly caused by, due to or consisting of:

- 9.1. Theft from the buildings while lent, let or sublet
- 9.2. Theft from an unattended vehicle
- 9.3. Trophies in the open
- 9.4. Gradual deterioration, lack of maintenance, wear and tear
- 9.5. Vermin, rats, mice, insects, pests, infestations or domestic pets
- 9.6. Any process of cleaning, bleaching, dyeing, repairing, restoring, alteration
- 9.7. Chemicals, fertilizers, pesticides
- 9.8. Cracking, collapse, scratching, denting, chipping, tearing, disfiguration, discoloration, scorching
- 9.9. Defective or poor workmanship of any Taxidermist
- 9.10. Ill treatment and/or poor preparation on site
- 9.11. Poor capping, lack of care of the animal, skin or skull
- 9.12. Hairslip
- 9.13. Any unexplained loss of a Trophy from a Taxidermist
- 9.14. Deliberate damage as a result of family feuding (for example in the process of divorce unless appropriate criminal charges are laid and pursued)
- 9.15. Additional costs due to the unavailability of matching materials
- 9.16. Accidental damage to skins.

**10. Exceptions B:**

We are not liable for loss or damage to:

- 10.1. Any animal that cannot be legally hunted
- 10.2. Any endangered or prohibited species. These may include but are not limited to Elephant, Rhino (black and white), Hippo, Crocodile, Lion, Leopard, Cheetah, Roan, Sable, Tsessebe, Fallow Deer
- 10.3. Any non-indigenous specie
- 10.4. Any animal/Trophy taken in commercial or culling operations
- 10.5. Any animal during the hunt or during recovery thereafter
- 10.6. Trophies not taken by you
- 10.7. Trophies that you have purchased from or that have been given to you by a third party
- 10.8. Items that are normally considered to be curios and /or are further defined as, but not limited to:
  - 10.8.1. Hat hangers, horns or part of horns used as displays or light fittings
  - 10.8.2. Karosses, coverings for ottomans, furniture such as kudu leather and buffalo or elephant hide.
- 10.9. Trophies more specifically insured elsewhere
- 10.10. Hunting / Gun dogs including their injury other than the Veterinary Expenses provided herein
- 10.11. Any process of law.

**11. Exceptions C:**

We are not liable for loss or damage for:

- 11.1. "Missed shot" charges
- 11.2. The repair of bullet holes
- 11.3. A different Trophy being taken from the Taxidermist.