



Poultry insurance – Avian Influenza and Newcastle Disease

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The very fact that Australia is a continent provides the poultry sector with a crude risk management solution to pandemics. Moreover, our first class quarantine and customs regulations cement this anecdotal view.

However, we’ve seen the effects that Avian Influenza can have on businesses in Europe and we know there have been outbreaks on our doorstep – in Asia!

Responding to enquiries from farmers and financiers and drawing upon feedback from colleagues in other parts of the world, it was recognised that in Australia it is important to insure against such an event and the effect it would have on your business.

As a result, Aon negotiated with insurers and has developed the first and only business interruption due to Avian Flu insurance policy, available in Australia.

Key benefits

The primary reason a poultry grower would insure against such an outbreak is to protect their income.

However, there are other reasons that can be as compelling. Having Avian Flu and Newcastle disease insurance cover can let you demonstrate to:

- banks and financiers that you are a better credit risk and reliable regarding income flow.
- your buyers that you are a long-term reliable source of produce. In that if such an outbreak occurred, you could financially get up on your feet quicker.



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Details of cover

The policy provides covers when poultry contract particular strains of Avian Influenza or Newcastle disease AND the relevant Australian government authority issues an order for infected poultry, and other poultry on the same farm to be slaughtered.

The policy will pay for the cost of interruption to your business for up to six months, up to the sum insured.

The maximum limits of liability that can be purchased vary depending on the number of chicken sheds per farm, as detailed below:

No of sheds	Liability
3-5	\$ 200,000
6-10	\$300,000
11-15	\$400,000
15-20	\$500,000

The premium is also discounted in the second and third year if purchased sequentially.

The insurer is arranged through Lloyds of London.

This policy is a separate policy from the general Poultry Insurance Policy. A separate product fact sheet is available on that solution.

Please note:

- 1 Only the highly pathogenic strain of Avian Influenza is covered. These strains are H5 and H7.
- 2 The cover commences fifteen days after purchase or inception date.



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Aon is a leading provider of risk management services, insurance and reinsurance broking, financial planning and employee benefit and risk solutions. Aon professionals meet the diverse and varied needs of our clients through our industry knowledge, technical expertise and global resources.

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