INSURANCE OR BULL

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Introduction
There is always pressure to claim the breakdown of a bull or a loss of use under insurance. This can readily place the veterinarian in an ethical dilemma.

Attention to detail in both an insurance proposal and a future claim should allow for a hassle free claim process.

Purpose of Insurance
Definitions

Wikipedia: Insurance is a means of protection from financial loss. It is a form of risk management primarily used to hedge against the risk of a contingent, uncertain loss.

John Lehman: Livestock insurance is a contract by which the insurer agrees to indemnify the insured against such loss or damage as he may sustain by reason of injury to, or the death of, livestock by the happenings of the perils specified, (see terms of contract), or a contract to pay a certain sum of money on the death of an animal from disease or accident”.

Ethics
The ethical question is always: Is it a genuine insurance claim or is it a claim back against the vendor for faulty goods? What is the long term effect of a bogus claim and not placing the onus back on the breeder/vendor?

All contracts have clauses on pre-existing conditions. With livestock, when structural weakness and predisposition lead to breakdown or death, is it ethical to claim against the insurance to protect the vendor against financial loss even if the client is paid out in full?

Insurance Proposal
Most livestock insurance is handled at stud stock sales following the fall of the hammer. This is done on the assumption that the animal/s are presented in a sound and healthy condition as breeding animals. BULLCHECK® is a credible Insurance Proposal document and carries much weight with the insurers as a guide to the suitability of the animal as an insurance subject when completed comprehensively

Insurance Claim
A positive and accurate identification of the animal must be made. The history of the animal may be difficult to establish particularly in extensive areas but all salient points should be recorded. In the event of a dead animal in a decomposed state, the cause of death may not be possible but a credible hypothesis is essential.