

## STATEMENT OF ADVICE

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We understand that your objective is to insure your horse(s) for one or more of the following;

- 12 Months Livestock Mortality plus Theft and Road transit Australia wide
- Stallion Permanent Infertility
- Short Term International Air transit
- Unborn Foal Cover
- Colic Surgery Cover
- Emergency Surgery Cover

On the information supplied by you, the IRTI recommendation and total premium payable is shown on the Quotation and/or Proposal for Bloodstock Insurance that accompanies this document. All amounts shown are inclusive of GST and Stamp Duty (where applicable).

Due to the nature of this insurance we have not taken into consideration your current financial position or needs. Any advice given is General Advice and the policy recommendations are based on the information provided to us by you and you must consider their appropriateness before you take action on it, particularly if there is more information of which we should be aware.

IRT I operates under a Binder from **Liberty Mutual Insurance Company** and as such is legally the representative of the Insurer, **Liberty Mutual Insurance Company**. The commission earned by IRT I for these policies is up to 15% of the Premium.

**Note:** If you have dealt with us through an insurance broker, agent or a specialist animal consultant or agent, then we may share a portion of this commission or pay a referral fee for this service.

IRT I are an Australian owned organisation specialising in Bloodstock Insurance. Please refer to the PDS regarding unauthorised foreign insurers.

**IRT Insurance Pty Ltd**

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