

Elephants on a plane...

Exotic beasts become more frequent flyers

Robert Wells

Underwriter, Livestock

Throughout history, humans have relied upon animals as a primary means of transportation. In the modern era, however, animals are more likely to be the transporters. Robert Wells, livestock underwriter at XL Insurance explains.

The specialist live animal transportation industry of today barely existed 30 years ago. Although some companies were carrying out animal transits, they were only able to offer very basic services and operations tended to be localised.

Over the last three decades the demand for large-scale animal moves across geographic and national boundaries has grown considerably, both in terms of the volume and variety of animals being carried.

As a result of regulations concerning animal welfare and safety, owners

increasingly require the expertise of specialised animal transport companies to ensure a safe journey. Insurers providing coverage for the transit will use their network of experts to assist at the planning stage in order to add a degree of risk management to benefit all parties. It is, for instance, common to employ veterinary professionals to accompany the animals, particularly for the more unusual and expensive risks.

One such unusual shipment in recent years was a flight carrying 10 elephants from a game reserve in Swaziland to a zoo in America. The elephant population had outgrown its old home and the client needed to insure the animals on the 36-hour transatlantic flight to their new residence. For this, seven of the elephants were covered on one slip for \$1.7 million and all were covered against “all risks of mortality”.

Covering Livestock transports

The two main coverages are “all risks of mortality” and “restricted perils”. The first coverage insures against most causes of premature death, with the major exclusion of intentional slaughter, such as for instance, by a government agency during a foot and mouth disease crisis. The second

covers losses caused by, among other perils, fire, lightning, windstorm, earthquake and flood. But the industry will normally offer many add-on covers and has the ability to tailor a product to an insured’s needs and put together a customised programme.



Even getting 10 elephants to board a plane is no easy task and requires expertise! A reputable and experienced exotic animal transporter was employed to work out the best route with minimum potential for disruption.

For the safety of all involved, including the aircraft crew, an air transit of elephants requires months of training, to enable these giant mammals to get used to their transport crates and special feed containers.

In this instance, the journey began with a truck ride from the game reserve to a local airport, then the elephants were flown from Swaziland to Johannesburg where they were transferred to another aircraft bound for San Diego airport. The animals were insured for 30 days after arrival while they successfully settled in at their new home in the animal park.

XL has insured a variety of animal transits, including: a panda from the US to China; cattle from Australia to the Middle East;

dolphins from the Caribbean to Mexico; pigs from Canada to Russia; and fish from Scotland to Greece.

Like all underwriting disciplines, transporting animals requires experience and knowledge of a specialist field. Insuring animals in transit can be high risk, and in many cases there is more than just the usual financial bond between the insured and their cargo. Detailed planning and risk management means that all is done to ensure that the animals travel in stress-free comfort in order to minimise the likelihood of injury or health problems for this valuable cargo. 