

Policy Booklet

Including the Insurance Product Information Document and Policy Terms and Conditions

Pet insurance for birds, mammals and reptiles



December 2018



Visit us at:

www.exoticdirect.co.uk

Or call us on 0345 982 5505

BROOKSBRAITHWAITE
Sussex LTD

EXOTICDIRECT

Welcome and thank you for choosing ExoticDirect

ExoticDirect policies are underwritten by Allianz Insurance plc (the United Kingdom's largest pet insurance underwriter*). Allianz pay Exotic Direct a commission for each policy sold. The commission is based on a percentage of the insurance premium paid.

ExoticDirect have over 20 years of experience in insuring birds, mammals and reptiles and in that time we have helped thousands of our clients meet unexpected veterinary bills. Our knowledge of exotic pet insurance means that we have been able to design policies with your pet in mind, helping to provide peace of mind against the unexpected.

We recommend that all our clients register their pets with a veterinary surgeon. This enables prompt veterinary treatment when your pet needs it.

*Source Mintel June 2014.

This booklet contains the Insurance Product Information Document, your Demands and Needs and the Policy Terms and Conditions, please read them carefully along with your Certificate of Insurance, Terms of Business Agreement and the About Our Services document. Exotic Direct does not provide advice or any personal recommendation about the insurance product offered. Should you require any explanation regarding your policy, if any information is incorrect, or if you require any policy amendments, please get in touch with us at enquiries@exoticdirect.co.uk, or call us on **0345 982 5505**.



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Pet Insurance

Insurance Product Information Document

Company: Brooks Braithwaite (Sussex) Ltd

Product: Exotic Direct

Brooks Braithwaite (Sussex) Ltd is authorised and regulated by the Financial Conduct Authority (FCA), our FCA register no. is 304839

This document provides limited key information about your Pet Insurance policy. We have explained the items that will be important to most of our customers, but you should read the full information in your policy booklet and certificate of insurance.

What is this type of insurance?

This policy provides insurance for pet exotic animals.



What is insured?

Depending upon the type of pet you have and the policy cover you choose, your policy may cover some or all of the following up to specified limits.

- ✓ Fees incurred for Veterinary treatment for an accident or illness.
- ✓ Death of your pet as a result of an accident or illness.
- ✓ Loss of your pet through fire, theft, lightning, storm or wind.



What is not insured?

During the first year of your pet(s) cover:

- ✗ Any veterinary fees and/or death benefit as a result of any pre-existing condition.
- ✗ Any costs resulting from an illness, which is the same as an illness in any part of your pet's body that was pre-existing.
- ✗ Any death benefit if your pet dies from an illness first occurring or showing clinical signs within 14 days of your pet's insurance starting, unless otherwise stated on your Certificate of Insurance.

Your policy does not cover:

- ✗ Charges from Your Veterinary Surgeon for completing or supplying documentation.
- ✗ The loss of your pet by escape or mysterious disappearance.
- ✗ Theft from an internal cage that is not at the risk address advised, unless notified to us and agreed by us.
- ✗ If your Pet is kept in an outside enclosure you must adhere to the security requirements.
- ✗ There may be specific exclusions on your policy. If applicable, these will be stated on your Certificate of Insurance.



Are there any restrictions on cover?

Excess:

- ! You will have to pay an excess in the event of a claim. Different excesses may apply to certain treatments and sections of cover. Full details will be shown in your policy booklet and certificate of insurance.
- ! In the event of ongoing conditions, if more than 90 days elapses between treatments, this is treated as a new claim and a further excess will be due.

Changes at renewal:

We may make changes to your cover at renewal. If we do these will be shown in your certificate of insurance.



Where am I covered?

- ✓ You are covered in the United Kingdom, Channel Islands and Isle of Man.
- ✓ Your cover is also extended to the European Union for up to 28 days in each policy year.



What are my obligations?

- Throughout the Policy Period You must take proper care of Your pet and arrange and pay for any annual treatment or vaccination(s) normally recommended by a Veterinary Surgeon to prevent Illness or injury.
- All pets whether kept inside or outside Your home must be kept in proper enclosures with adequate heating and ventilation and the general care of Your pet(s) must be maintained to a standard sufficient to ensure that they are kept fit and healthy and in accordance with the requirements of The Animal Welfare Act 2006 (or as amended).
- At the time that Your insurance started You must have disclosed any Veterinary Treatment, (other than routine), in respect of this pet; or any Veterinary Treatment, death or theft of any other pet at the same premises in the last twelve months.
- In the event of any Clinical Signs becoming apparent in Your pet(s), You must immediately consult a qualified Veterinary Surgeon and follow any advice or treatment of Your pet(s) they recommend. Failure to do so may prejudice a claim under Your insurance.
- You must tell us about any claim before the end of your policy period. If you do not it may affect your claim.



When and how do I pay?

- You can pay annually by credit or debit card, cheque, postal order or monthly by direct debit.
- If You pay your premium by monthly instalments and You make a claim, We will deduct the remaining payments from the claim amount.



When does the cover start and end?

Your policy start date will be shown in your certificate of insurance and will run for 12 months. It will renew automatically unless you tell us to stop the policy. We do this to make sure there are no gaps in your cover. We will contact you before renewal to remind you about this.



How do I cancel the contract?

- You can cancel free of charge at any time in your 14-day cooling off period. If you decide to cancel, we will refund all premiums paid unless you have made a claim. In this case, no premium will be refunded.
- You can also cancel this policy at any time after the 14-day cooling-off period. You will need to pay premiums for the time you have had cover for up to the end of the calendar month in which the policy is cancelled. If you have made a claim no premium will be refunded.
- You can cancel your policy by speaking to us on 0345 982 5505, by email at enquiries@exoticdirect.co.uk, or by sending written confirmation to Exotic Direct, Third Floor Front, Oakfield House, 35 Perrymount Road, Haywards Heath, West Sussex, RH16 3BW.

Your Demands and Needs

This product meets the demands and needs of those looking to protect themselves against the loss of their pet or costs of veterinary treatment for their pet.

Policy Terms and Conditions

These Policy Terms and Conditions form part of Your insurance contract. The other parts are Your Certificate of Insurance and either the application form that You completed, or the details which You gave Us over the telephone or via the internet. To understand what Your insurance covers You should read Your Certificate of Insurance and these policy Terms and Conditions. Your Certificate of Insurance will tell You the policy sections that apply to the insurance together with any Special Conditions or Exclusions in respect of Your pet. **(Please pay particular attention to the definition entitled ‘Important Information’)**

Definitions

<i>Accident</i>	Sudden, unexpected event resulting in injury.
<i>Clinical signs</i>	Changes in Your pet’s normal healthy state or its bodily functions.
<i>Current Market Value</i>	The Market Value is the current price generally paid for an animal of the same age, type or breed at the time of Your loss.
<i>Change in Water Table</i>	Damage attributable solely to changes in the Water Table level.
<i>Excess</i>	The amount stated on Your Certificate of Insurance which You will have to pay in the event of a claim.
<i>Exclusion</i>	A condition or circumstance for which the Insurers will not pay, any specific Exclusion will be shown on Your Certificate of Insurance and You will be told of this before You take out the insurance or at renewal. (See also the ‘General Exclusions’ section and ‘What Insurers will not pay’ in the section(s) which apply to Your insurance cover).
<i>Geographical Limits</i>	The United Kingdom of Great Britain and Northern Ireland including the Channel Islands and the Isle of Man. Cover extends to the European Union provided that You have fully complied with any pet travel regulations currently in force and Your pet is not absent from the United Kingdom for any more than 28 days in the Policy Period.
<i>Ground Heave</i>	Upward and/or lateral movement of the site on which your pet(s) housing or enclosure stand caused by swelling of the ground.
<i>Illness</i>	Any sickness, disease or changes in Your pet’s normal healthy state. Excluding any mental or emotional disorders.
<i>Insurers</i>	Allianz Insurance plc.
<i>Landslip</i>	Downward movement of sloping ground.
<i>Maximum Benefit</i>	The most We will pay in the Policy Period in respect of all pets individually identified on Your Certificate of Insurance, under each section of Your Policy.
<i>Policy Extension</i>	An addition added to Your insurance to extend the cover to a specific area that You have requested, and for which an additional Premium may have been charged.
<i>Policy Period</i>	The time during which We give cover as specified on Your Certificate of Insurance. This is normally 12 months but may be less if Your pet has been added to Your existing insurance, or Your insurance has been cancelled, or You have activated a voucher in respect of a financial promotion.

<i>Pre-existing Condition</i>	A condition from which Your pet(s) may be suffering before the insurance cover started and which may have existed without Your knowledge i.e. (but not limited to) a latent, genetic or hereditary disease, injury or deformity.
<i>Premium</i>	The cost of Your insurance including any fees and taxes specified on Your Certificate of Insurance.
<i>Recurring Condition</i>	A Recurring Condition is defined as a veterinary condition for which Your pet requires repeated bouts of Veterinary Treatment. Once a period of 90 days has elapsed between any two periods of Veterinary Treatment a condition will be deemed as non-recurring and a further Excess will be deductible. In the event that Your insurance cover is not renewed; the Insurers will cease to meet any treatment costs relating to a Recurring Condition one calendar month following the expiry date of the policy under which the condition first arose provided that the Maximum Benefit under Your policy has not been reached.
<i>Special Condition</i>	An additional term(s) which We have imposed, and to which You must adhere in order to maintain the validity of Your insurance cover.
<i>Subsidence</i>	Downward movement of the site on which Your pet(s) housing or enclosure stand by a cause other than the weight of the buildings themselves.
<i>Sum Insured</i>	The maximum amount We will pay for each individual pet in the event of their death or theft.
<i>The Insured, You, Your Vermin</i>	The person or organisation named on Your Certificate of Insurance. Rats, Mice, Grey Squirrels, Foxes, Feral Cats and Feral Dogs.
<i>Theft</i>	Theft involving Forcible or Violent entry or exit.
<i>Veterinary Surgeon</i>	A registered Veterinary Surgeon or suitably qualified person (as regulated by AMTRA).
<i>Veterinary Treatment</i>	Any examinations, consultations, surgery, x-rays, essential hospitalisation, nursing and/or the application of medicines provided by a qualified Veterinary Surgeon in respect of an accident to, or Illness in Your pet(s). This does not include general consultations, health checks, vaccinations, or the administering of unprescribed drugs.
<i>We, Us, Our Your pet</i>	Brooks Braithwaite (Sussex) Ltd trading as ExoticDirect . The animal(s) named or otherwise identified on Your Certificate of Insurance.
<i>Important Information</i>	It is an essential part of Your Insurance that You disclose to Us changes to Your pet's health or Your personal circumstances at the commencement, during the Policy Period and at the renewal of Your Insurance:- The information You need to tell Us about is detailed below..

Your pet's Health:-

You must tell Us if Your pet has:-

Shown any signs of Illness or injury or been unwell regardless of whether or not Your pet was seen by a Veterinary Surgeon for the problem.

Been seen by a Veterinary Surgeon for any reason other than routine procedures and/or neutering.

You must tell Us about any treatment for which Your pet may have been seen by a Veterinary Surgeon or any issues You have discussed with a Veterinary Surgeon regarding Your pet's health whether or not any treatment resulted from such discussion.

Your circumstances:-

You must tell Us if:-

You become aware that any details shown on Your Certificate of Insurance are incorrect.

Your address or the address at which Your pet is kept has changed. You no longer own any of the pet's shown on Your Certificate of Insurance.

This list is not exhaustive.

General Conditions

You must keep to these conditions to have the full protection of Your policy. If You do not and the condition You have not kept to relates to a claim, We may refuse to pay the claim.

- 1 Throughout the Policy Period You must take proper care of Your pet and arrange and pay for any annual treatment or vaccination(s) normally recommended by a Veterinary Surgeon to prevent Illness or injury. If there is a disagreement between You and Us regarding whether You have taken proper care of Your pet, the details will be referred to an independent pet specialist or a vet mutually agreed upon. Both You and Us agree to accept the third party's decision.
- 2 All pets whether kept inside or outside Your home must be kept in proper enclosures with adequate heating and ventilation and the general care of Your pet(s) must be maintained to a standard sufficient to ensure that they are kept fit and healthy and in accordance with the requirements of The Animal Welfare Act 2006 (or as amended). If there is a disagreement between You and Us in respect of 'General Condition 2', the details will be referred to an independent pet specialist or a vet mutually agreed upon. Both You and Us agree to accept the third party's decision.
- 3 At the time that Your insurance started You must have disclosed any Veterinary Treatment, (other than routine), in respect of this pet; or any Veterinary Treatment, death or theft of any other pet at the same premises in the last twelve months.
- 4 At the time that Your insurance started Your pet must, to the best of Your knowledge and belief, be sound in health and free from any Illness, disease, lameness, injury or any physical disability unless notified to Us and accepted by Us.
- 5 At the time that Your insurance started there must, to the best of Your knowledge and belief, have been no contagious or infectious diseases during the last 12 months at the premises where Your pet is kept unless notified to Us and accepted by Us.
- 6 In the event of any Clinical Signs becoming apparent in Your pet(s), You must immediately consult a qualified Veterinary Surgeon and follow any advice or treatment of Your pet(s) they recommend. Failure to do so may prejudice a claim under Your insurance.
- 7 If You pay the yearly premium in instalments and two consecutive instalments are returned unpaid Your insurance cover will be cancelled without further notice or confirmation. An additional administration charge may be made for any direct debit collections which requires representation. If Your Direct Debit is cancelled or invalid we will write to You requesting either a valid Direct Debit instruction or payment in full, if this is not received within ten days (10) Your insurance cover will be cancelled without further notice or confirmation.
- 8 If You pay the annual premium by monthly instalments and You make a claim We will deduct the amount of the annual premium outstanding from the claim amount.
- 9 You agree that any Veterinary Surgeon has Your permission to release any information we ask about Your pet(s). If the Veterinary Surgeon makes a charge for completing or supplying documentation, **You must pay the charge.**

- 10 If You have any legal rights against another person in relation to Your claim the Insurers may take legal action against them in Your name at their expense. You must give all the help You can and provide any documents they ask for.
- 11 If You make a false or exaggerated claim or application for insurance, Your insurance may be cancelled and the Insurers will not meet any claims; You will be entitled to receive the return of any Premium You have paid from the date of cancellation.
- 12 If a Veterinary Surgeon who has treated or is about to treat Your pet(s) asks Us for information about Your insurance that relates to a claim, We will give the information requested.
- 13 When You make a claim You agree to give Us any information We may reasonably ask for and You agree that We may, at Our discretion, appoint an independent assessor or veterinary advisor.
- 14 If We offer further periods of insurance, We may change the Premium and conditions and add Exclusions because of Your pet's age and/or veterinary history.
- 15 In Your first Policy Period, the full benefit under Your insurance does not become effective for the first 14 days (or as stated on Your Certificate of Insurance). This means that Your pet is not covered for veterinary fees or death from any Illness which shows Clinical Signs in the first 14 days (**You should however advise Us of any Veterinary Treatment Your pet may receive within the 14 day period**). This clause only applies in the first year of Your insurance and not at Your first or subsequent renewals. Your pet is covered for theft together with veterinary fees or death as a result of an accident in the first 14 days, provided that the relevant section of cover applies to Your insurance.
- 16 Your insurance cover and any subsequent claim is conditional upon the information You have given Us either in writing, by telephone or internet being, to the best of Your knowledge and belief, accurate. If You have made a false or misleading statement We may write to You and cancel Your insurance; You will be entitled to receive a return of any Premium You have paid from the date of cancellation.
- 17 You are over 18 years of age at the time Your insurance started.
- 18 The insurance is not transferable.
- 19 Your insurance cover is normally set up on a 12 calendar month basis, i.e. it is an annual renewable insurance. This means that any claims must be notified to Us within the Policy Period, i.e. on or before the expiry date of Your insurance, not to do this may affect any claim and Your renewal terms.
- 20 You must take all precautions to prevent the theft of Your pet as detailed on page 13 - Section 3 - Conditions 6.
- 21 Unless We agree otherwise, the language of this insurance and all communications relating to it will be in English.

General Exclusions that apply to all sections of Your insurance

- 1 During the first year of Your pet(s) cover any veterinary fees and/or death benefit as a result of any Pre-existing Condition unless otherwise stated on Your Certificate of Insurance.
- 2 Any pet less than 12 weeks old (8 weeks old and over 5 years old in the case of small mammals other than chinchillas; 8 weeks old and over 8 years old in the case of chinchillas and 12 weeks old and over the age of 50 in the case of tortoises) at the commencement of Your insurance cover.
- 3 Any pet(s) being used for commercial purpose or kept on commercial premises for a period exceeding 28 days (unless specifically stated on Your Certificate of Insurance).
- 4 Any amount if You break the United Kingdom requirements as detailed in The Animal Welfare Act 2006 (or as amended); or European Union animal health or importation laws or regulations.
- 5 Any amount resulting from an Illness that Your pet contracted while outside the Geographical Limits that it would not normally have contracted within the Geographical Limits.
- 6 Any pet not owned by You (unless specifically stated on Your Certificate of Insurance).
- 7 Any benefit if Your pet dies or requires any Veterinary Treatment as a result of war (whether declared or not), riot, strikes, nuclear reaction, radiation or radioactive contamination or any act of terrorism.
- 8 Any veterinary fees and/or death benefit as a result of attack by Vermin, this does not apply to Birds of Prey injured whilst hunting.
- 9 Any benefit as a direct or indirect result of the hibernation of an animal type that should not be hibernated.
- 10 Any benefit as a result of Government, Local Authority or European Union imposed slaughter, movement controls or similar restrictions which may be applied.
- 11 Any benefit as a result of any Illness or death caused by or resulting from Your pet being exposed to Polytetrafluoroethylene fumes (nonstick coating).
- 12 Any benefit as a direct or indirect result of a condition which Your pet should be vaccinated against as recommended by a qualified Veterinary Surgeon.
- 13 **Financial Sanctions**
We will not provide any cover or be liable to provide any payment or other benefit under this policy where doing so would breach any prohibition or restriction imposed by law or regulation. If any such prohibition or restriction takes effect during the Period of Insurance We may cancel this policy immediately by giving You written notice at Your last known address.

Section 1 - Veterinary Fees

Insurance cover will be provided within the Geographical Limits for Your pet as specified on Your Certificate of Insurance in respect of:

- 1 Fees incurred for treatment by a Veterinary Surgeon following accidental injury or Illness contracted during the Policy Period up to the Maximum Benefit as stated on Your Certificate of Insurance for the Policy Period.
- 2 By prior authority from Us, (unless to obtain such authority would endanger the life of Your pet(s)), fees incurred for the treatment by a veterinary specialist or referral Veterinary Surgeon who has been recommended by the attending Veterinary Surgeon. In the case of a referral, You may be required to pay 30% of the total referral cost of the treatment in addition to any Excess stated on Your Certificate of Insurance.
- 3 By prior authority from Us (unless to obtain such authority would endanger the life of Your pet(s)). Fees incurred for diagnostic examination carried out by a Veterinary Surgeon by means of Magnetic Resonance Imaging (MRI), Nuclear Magnetic Resonance Imaging (NMRI) or Computed Axial Tomography (CT or CAT) or the like. In the case of such diagnostic examination You will be required to pay 50% of the total diagnostic examination cost in addition to any Excess stated on Your Certificate of Insurance.

Points 1, 2 and 3 are subject to having been notified to Us in the Policy Period. They will also be subject to any Excess as stated on Your Certificate of Insurance.

What Insurers will not pay

- 1 More than the Maximum Benefit as stated on Your Certificate of Insurance.
- 2 Costs resulting from an Illness first occurring or showing Clinical Signs within 14 days of Your pet's insurance starting.
- 3 During the first year of Your pet(s) cover costs resulting from a Pre-existing Condition unless otherwise stated on Your Certificate of Insurance.
- 4 During the first year of Your pet(s) cover costs resulting from an Illness, which is the same as an Illness in any part of Your pet's body that was Pre-existing, or within 14 days, of Your pet's insurance starting unless otherwise stated on Your Certificate of Insurance.
- 5 The cost of any treatment a Veterinary Surgeon normally recommends to prevent injury or Illness.
- 6 The cost of any treatment i.e. cosmetic dentistry or imping that You choose to have carried out that is not directly related to an injury or Illness.
- 7 The cost of any treatment in connection with Your pet being or coming into season, egg binding, breeding, pregnancy or giving birth.
- 8 The cost of any general health improvers, food, vitamins, minerals or special diets, whether prescribed by a Veterinary Surgeon or not.

- 9 The cost of any vaccinations, flea treatment, routine spaying or castration (this does not exclude spaying or castration that is recommended by the attending Veterinary Surgeon as part of an overall medical condition) or any drugs or medication for routine preventative health care, any routine health checks or treatment in respect of any behavioural problems, training or therapy, or any Veterinary Treatment arising as a result of any of the above. If there is a disagreement between You and Us in respect of 'What Insurers will not pay 9' the details will be referred to an independent pet specialist or a vet mutually agreed upon. Both You and Us agree to accept the third party's decision.
- 10 The cost of wing clipping, teeth, beak nail or claw trimming, or any Veterinary Treatment arising therefrom.
- 11 The cost of treating any injury or illness deliberately caused by You or anyone in Your family or living with You.
- 12 The cost of treating any injury or illness caused by Your other pets, the pets of anyone living with You, or any other animal in Your care, or any animal visiting Your premises.
- 13 The cost of having Your pet put to sleep (unless directed and carried out by the attending Veterinary Surgeon to alleviate pain and suffering), cremated (unless this is a requirement of local or national government), buried or otherwise disposed of.
- 14 The cost of house calls unless the Veterinary Surgeon believes that moving Your pet would further damage its health.
- 15 Extra costs for treating Your pet outside usual surgery hours, unless the Veterinary Surgeon believes an emergency consultation was necessary.
- 16 The cost of treating any injury or illness specified as excluded on Your Certificate of Insurance.
- 17 The costs of any surgical sexing, microchipping, I.D. marking, or ringing or any Veterinary Treatment arising therefrom.
- 18 Any costs relating to statutory quarantine.
- 19 Any costs relating to self mutilation (for example, but not limited to, feather plucking) by the pet(s) which is not diagnosed as being part of an overall medical condition.
- 20 Any costs for treating an illness or injury after the last day of the Policy Period that was not notified to Us during the Policy Period or is not a continuation of treatment in respect of a Recurring Condition.
- 21 In respect of dental treatment for mammals; more than 50% of the cost of any single treatment, less the applicable Excess in each and every case, of any dental or dental related treatments.
- 22 Any Excess as stated on Your Certificate of Insurance.
- 23 Any costs relating to mental or emotional disorders.
- 24 Any further Excess due under a Recurring Condition.
- 25 Any transplant surgery including pre and post operative care.
- 26 Any prosthesis including any veterinary costs needed to fit or alter the prosthesis.

Section 2 - Death

Death from an accident, illness or injury. Insurance cover will be provided, within the Geographical Limits, for Your pet(s) as specified on Your Certificate of Insurance in respect of:

- 1 Death during the Policy Period.
- 2 Death within 30 days of the expiry of the insurance from an accident or illness which has been notified to Us within the Policy Period.

What Insurers will not pay

- 1 Any benefit if Your pet was being used for any commercial purpose (unless specifically stated on Your Certificate of Insurance).
- 2 Any benefit if Your pet dies during the course of a surgical operation unless the operation is being carried out by a Veterinary Surgeon in an attempt to preserve the life of Your pet or as previously agreed by the Insurers.
- 3 Any benefit in the event of European Union, National or Local Government imposed slaughter.
- 4 Any benefit as the result of an injury deliberately caused by You, Your family or anyone living with You.
- 5 Any benefit as the result of an injury or illness caused by Your other pets or any other animal in Your care, or any animal visiting Your premises.
- 6 More than the Maximum Benefit as stated in Section 2 of Your Certificate of Insurance, or the Current Market Value (whichever is the lesser amount).
- 7 Any benefit if Your pet dies from an injury or illness that was Pre-existing during the first year of Your pet(s) cover unless otherwise stated on Your Certificate of Insurance or any condition excluded on Your Certificate of Insurance.
- 8 Any benefit if Your pet(s) dies from an illness first occurring or showing Clinical Signs within 14 days of Your pet's insurance starting.
- 9 Any benefit if Your pet(s) dies as a direct or indirect result of egg binding, breeding, pregnancy or giving birth.
- 10 Any Excess as stated on Your Certificate of Insurance.

Conditions

You must keep to these conditions to have the full protection of Your policy. If You do not and the condition You have not kept to relates to a claim, We may refuse to pay the claim.

- 1 If Your pet dies and You are making a claim under the death benefit of Your insurance You will be required at **Your own expense** to support Your claim with either:
 - (i) **A full written post mortem report** from a Veterinary Surgeon if Your pet dies from a sudden or unexplained death, or dies within the first 12 months of Your insurance cover starting. Or:
 - (ii) In all other cases; a death certificate from a Veterinary Surgeon.
- 2 If Your pet dies and You are making a claim under the death benefit of Your policy, the Insurers will pay either; the Current Market Value or the Maximum Benefit ,whichever is the lesser amount.

Section 3 - Fire/Theft/Weather Perils

Insurance cover will be provided, within the Geographical Limits, for Your pet as specified on Your Certificate of Insurance in respect of:

- 1 Theft during the Policy Period.
- 2 Death or proven Loss as a direct result of Fire, Wind, Storm, Lightning or Flood.
- 3 If your policy is extended (as stated on your Certificate of Insurance) for non return of birds of prey

What Insurers will not pay

- 1 More than the Maximum Benefit as stated in Section 3 on Your Certificate of Insurance.
- 2 Any amount if You or the person looking after Your pet has freely parted with it, even if tricked into doing so.
- 3 **Any amount in the event of escape or mysterious disappearance (unless by a weather peril as detailed in 'Section 3, Insurance cover, 2' above)**
- 4 Theft from an unattended vehicle or from an unattended stand at a show or exhibition.
- 5 Any Excess as stated on Your Certificate of Insurance.
- 6 Theft from an internal cage that is not at the risk address stated on Your Certificate of Insurance unless notified to us and accepted by us.

Conditions

You must keep to these conditions to have the full protection of Your policy. If You do not and the condition You have not kept to relates to a claim, We may refuse to pay the claim.

- 1 No settlement will be made for loss of Your pet by Theft until 90 days after the incident is reported to Us and then only in the event that Your pet is not recovered.
- 2 Any Theft must be notified to Us and the local police as soon as it is discovered.
- 3 You must maintain, where applicable, in accordance with the manufacturers recommendations all alarm systems, fire extinguishers, smoke alarms, electrical wiring and appliances, security lights and locks and secure the premises where Your pet is kept, when they are unoccupied and during the hours of darkness. All security systems must be fully operational at all times and activated when premises are unoccupied.
- 4 If Your pet is recovered following payment of a claim You must repay to Us the amount of the claim.
- 5 There have been no break-ins or attempted break-ins at the premises where Your pet is kept in the 12 months prior to the commencement of this insurance unless notified to Us and accepted by Us.
- 6 If Theft is covered under your Insurance and your pet is kept in outside enclosures and/or pet housing, the following security requirements will apply.

Security Requirements for pet(s) kept in outside enclosures and/or pet housing in respect of a single pet or collection of pets;-

Single pet or collections, valued up to £1,000.00, to be kept in outside enclosure(s) with close shackled high tensile steel padlocks on all doors or gate(s).

Single pet or collections, valued from £1,000.01 to £10,000.00, to be kept in outside enclosure(s) with close shackled high tensile steel padlocks on all doors and gate(s). Openings to be protected by contact or vibration detectors and to be linked to the main alarm. Alarms to be operational at all times. All open sides of outside enclosure (s) to be constructed of steel mesh no more than 13 x 25mm gauge.

Single pet or collections, valued from £10,000.01 to £20,000.00 to be kept in outside enclosure(s) with close shackled high tensile steel padlocks on all doors and gate(s). Openings to be protected by contact or vibration detectors and to be linked to the main alarm. Security lights and alarms to be operational at all times. All open sides of outside enclosure (s) to be constructed of steel mesh no more than 13 x 25mm gauge.

- 7 If Your pet is stolen or otherwise lost as a result of a weather peril as detailed in 'Section 3, Insurance cover, 2' and You are making a claim under this section of Your insurance, the Insurers will pay either; the Current Market Value or the Maximum Benefit, whichever is the lesser amount.
- 8 Outside pet housing and/or enclosures must be constructed and maintained to a standard that will withstand normal weather perils. If there is a disagreement between You and Us in respect of normal weather perils, the details will be referred to an independent specialist/ loss adjuster mutually agreed upon. Both You and Us agree to accept the third party's decision.
- 9 In the event of death by a weather peril, a Death Certificate issued by a Veterinary Surgeon will be required.
- 10 In the event of death by fire, a Death Certificate by a vet or verification by an independent third party e.g. fire officer is required.

Section 4 - Pet Housing and/or Enclosure Cover

Insurance cover will be provided, within the Geographical Limits, for Your pet's housing and/or enclosures as specified on Your Certificate of Insurance in respect of;

- 1 Theft or Malicious Damage caused by theft.
- 2 Loss or damage caused by fire, lightning, storm or wind, or attempted theft.

What Insurers will not pay

- 1 More than the Maximum Benefit as stated in Section 4 on Your Certificate of Insurance.
- 2 Any amount if You or the person looking after Your pet housing or enclosure has freely parted with it, even if tricked into doing so.
- 3 Theft from an unattended vehicle or from an unattended stand at a show or exhibition.
- 4 Any Excess as stated on Your Certificate of Insurance.
- 5 Any benefit for damage caused by gradual deterioration, wear and tear, frost, Change in Water Table level, Subsidence, Ground Heave, Landslip, faulty or defective workmanship or wilful neglect.

Conditions

You must keep to these conditions to have the full protection of Your policy. If You do not and the condition You have not kept to relates to a claim, We may refuse to pay the claim.

- 1 Any theft must be notified to Us and the local police as soon as it is discovered.
- 2 You must maintain, where applicable, in accordance with the manufacturers recommendations all alarm systems, fire extinguishers, smoke alarms, electrical wiring and appliances, security lights and locks and secure the premises where the pet housing or enclosure is kept.
- 3 If Your pet housing or enclosure is recovered following payment of a claim You must repay to Us the amount of the claim.
- 4 There must have been no break-ins or attempted break-ins at the premises where Your pet housing or enclosure is kept in the last 12 months prior to the commencement of this insurance unless notified to Us and accepted by Us.
- 5 If You are making a claim under this section of Your insurance, the Insurers will pay either; the Current Market Value or the Maximum Benefit, whichever is the lesser amount.
- 6 Outside pet housing or other enclosures must be constructed and maintained to a standard that will withstand normal weather perils. If there is a disagreement between You and Us in respect of Condition 6 the details will be referred to an independent specialist/ loss adjuster mutually agreed upon. Both You and Us agree to accept the third party's decision.

Claims Procedure

We guarantee to handle Your claim fairly and promptly. We will provide a claims handling service for as long as You remain a client of Brooks Braithwaite (Sussex) Limited, and We will assist You in the pursuance and settlement of Your claim. In assessing Your claim, We are acting on behalf of the Insurers, Allianz Insurance plc.

Claim payments will be made by cheque, if another method of payment is required any costs incurred for administration will be deducted from the claim settlement.

How to Claim

To claim under Your Policy, You should contact :- Brooks Braithwaite (Sussex) Limited trading as ExoticDirect, Third Floor Front, Oakfield House, 35 Perrymount Road, Haywards Heath, West Sussex, RH16 3BW, United Kingdom; Telephone 0345 982 5505. E-mail claims@exoticdirect.co.uk You can download a claim form from our website www.exoticdirect.co.uk

For Veterinary fees

You will be required to complete a claim form in all instances, and You should telephone Us on **0345 982 5505** or e mail claims@exoticdirect.co.uk immediately. You become aware of a potential claim, or alternatively You can download a claim form from Our website www.exoticdirect.co.uk. For payment, Your Veterinary practice/Surgeon must complete their section of the claim form and substantiate each claim with an invoice and clinical history detailing all treatment administered and drugs prescribed. The completed claim form together with all relevant documentation e.g. Your pet's clinical history should be returned to Us within 30 days of the completion of the treatment. If Your completed claim form is not returned to Us within 30 days, it may affect the validity of Your claim or delay renewal terms being offered on Your insurance policy.

For Death

If death cover is included in Your insurance You will be required to complete a claim form in all instances, and should telephone Us on **0345 982 5505** or e mail claims@exoticdirect.co.uk immediately You become aware of a potential claim, or alternatively You can download a claim form from Our website www.exoticdirect.co.uk. For payment, Your Veterinary practice/Surgeon must complete their section of the claim form, and You will be required at Your own expense, to support Your claim with either: a death certificate from the attending Veterinary Surgeon confirming the death of the insured pet and identifying marks or features or, a full written post mortem report (see Section 2, Conditions 1). The completed claim form together with all relevant documentation should be returned to Us within 30 days of original notification of the claim. If Your completed claim form is not returned to Us within 30 days, it may affect the validity of Your claim or delay renewal terms being offered on Your insurance policy if Your policy covered more than one pet.

For Fire/Theft/Weather Perils

In the event of theft You should immediately notify the local police of the circumstances surrounding Your loss. In the event of the loss or death of Your pet and/or Your pets housing or enclosure(s) from fire or weather perils We may require an independent third party to substantiate the death (i.e. the attending fire officer). You will be required to complete a claim form, and You should therefore telephone Us on **0345 982 5505** or e mail claims@exoticdirect.co.uk immediately You become aware of a potential claim.

Cancellation

You have the right to cancel Your insurance within 14 days of receiving Your policy booklet and receive a full refund of any Premium paid (Provided that there have been no claims either paid, reported or outstanding) For the purposes of this cancellation clause, it will be deemed that You have received Your policy documentation within 3 working days following the acceptance of Your application.

If You do cancel Your insurance within the initial 14 day period, then no cover will have been in place from the proposed date of inception of the insurance and no loss whatsoever shall attach to the Insurers in respect of the insurance.

If You do not exercise Your right of cancellation within the initial 14 day period, Your insurance cover will automatically come into force from Your original requested inception date. You are then liable to pay the full annual premium although We may have agreed to collect this by monthly direct debit

Following the expiry of the initial 14 day period, Your insurance may be cancelled at any time. You will be liable for the payment of Premium for the time that Your insurance has been in force plus the period to the end of the calendar month in which it is cancelled. In the event of cancellation where there has been a claim under Your insurance, You will be liable to pay the full annual premium.

To cancel Your insurance in accordance with the above, You must contact Brooks Braithwaite (Sussex) Limited trading as ExoticDirect either in writing to, Third Floor Front, Oakfield House, 35 Perrymount Road, Haywards Heath, West Sussex, RH16 3BW, United Kingdom or by Telephone: 0345 982 5505 or by e-mail: enquiries@exoticdirect.co.uk

Your insurance may also be cancelled at any time at the written request of the Insurers or Us by giving 14 days notice. Your policy could be cancelled if there is a change in risk which You have not notified to Us under Important Information Definition, You breach any terms and conditions of Your policy, or there is a default in payment due. Where possible, We will try to seek an opportunity to resolve the matter with You. This will not affect Your right to make a claim for any event that happened before the cancellation date.

In order for the Insurers or Us to cancel Your insurance cover, We will write to You at Your last known address.

Financial Services Compensation Scheme (FSCS)

If Allianz is unable to meet its liabilities you may be entitled to compensation under the Financial Services Compensation Scheme (FSCS). Further information about compensation scheme arrangements is available at www.fscs.org.uk by emailing enquiries@fscs.org.uk or by phoning the FSCS on 0207 892 7300

Complaints Procedure

Our aim is to get right, first time, every time. If you have a complaint we will try to resolve it straight away. If we are unable to, ExoticDirect will confirm they have received your complaint within five working days and do their best to resolve the problem within four weeks. If they cannot they will let you know when an answer may be expected. If ExoticDirect have not resolved the situation within eight weeks they will issue you with information about the Financial Ombudsman Service (FOS) which offers a free, independent complaint resolution service. If you have a complaint please contact the Customer Satisfaction Manager at:

ExoticDirect, Third Floor Front, Oakfield House, 35 Perrymount Road, Haywards Heath, West Sussex, RH16 3BW, United Kingdom.

Telephone: 0345 982 5505

Email: enquiries@exoticdirect.co.uk

You have the right to refer your complaint to the Financial Ombudsman, free of charge – but you must do so within six months of the date of the final response letter. If you do not refer your complaint in time, the Ombudsman will not have our permission to consider your complaint and so will only be able to do so in very limited circumstances. For example, if the Ombudsman believes that the delay was as a result of exceptional circumstances.

The Financial Ombudsman Service, Exchange Tower, London E14 9SR

Website: www.financial-ombudsman.org.uk

Telephone: 0800 0234567 or 0300 1239123

Email: complaint.info@financial-ombudsman.org.uk

Using our complaints procedure or contacting the FOS does not affect your legal rights.

The European Commission has an online dispute resolution service for consumers who have a complaint about a product or service bought online. If you choose to submit your complaint this way it will be forwarded to the Financial Ombudsman Service. Visit ec.europa.eu/odr to access the Online Dispute Resolution Service. Please quote our e-mail address: enquiries@exoticdirect.co.uk. Alternatively, you can contact the Financial Ombudsman Service directly.

Choice of Law

The Parties are free to choose the law applicable to this insurance Contract. Unless specifically agreed to the contrary this insurance shall be subject to English Law.

If You are paying monthly by direct debit

ExoticDirect is a trading style of Brooks Braithwaite (Sussex) Limited and monies collected by direct debit will show on Your bank statement as Brooks Braithwaite (Sussex) Limited.

The Direct Debit Guarantee



- This Guarantee is offered by all banks and building societies that accept instructions to pay Direct Debits.
- If there are any changes to the amount, date or frequency of your Direct Debit Brooks Braithwaite (Sussex) Ltd will notify you 10 working days in advance of your account being debited or as otherwise agreed. If you request Brooks Braithwaite (Sussex) Ltd to collect a payment, confirmation of the amount and date will be given to you at the time of the request.
- If an error is made in the payment of your Direct Debit, by Brooks Braithwaite (Sussex) Ltd or your bank or building society, you are entitled to a full and immediate refund of the amount paid from your bank or building society
 - If you receive a refund you are not entitled to, you must pay it back when Brooks Braithwaite (Sussex) Ltd asks you to.
- You can cancel a Direct Debit at any time by simply contacting your bank or building society. Written confirmation may be required. Please also notify us.

Automatic Renewals

In order to maintain the insurance cover for Your pet, unless You have cancelled Your policy or We have written to You otherwise, We will automatically renew Your policy on the renewal date, We will write to You at Your last known address confirming this 21 days in advance of Your renewal.

- If You pay the annual Premium by direct debit, We will continue to collect Your direct debit payments as shown on the reverse of Your new Certificate of Insurance. In the event that renewal documents are returned We will continue to insure Your pet(s) for a further 12 months, if no further communication is received from yourselves during that period We will lapse the policy.
- If You have chosen to pay Your annual premium in full by cheque or credit/debit card, We will enclose a debit note for the annual Premium with your renewal documents.

If You do not want to renew Your insurance, please contact Us on or before Your renewal date.

How we use your personal information

Brooks Braithwaite (Sussex) Ltd. is registered under the Data Protection Register. Our Registration Number is **Z4829003**.

These terms and conditions do not govern our use of personal data. For more information about how we use personal data, please see our privacy policy located at www.brooksbraithwaite.com/privacy-policy-legal-notice/ or email DPO@brooksbraithwaite.com

Please note calls may be recorded and/or monitored in order to improve Our service and prevent fraud.

To ensure that Your insurance remains confidential and to help prevent crime, it will not be possible for Us to discuss Your insurance with any person or organisation (such as a broker) not named on Your insurance. If You would like to name an additional person/organisation on Your insurance please write to Us (quoting Your full policy number) detailing the full name of the person(s)/ organisation(s) You would like to add.

How Allianz use personal information

For information about how Allianz Insurance plc use your personal data, you can find a copy of the Fair Processing Notice at www.allianz.co.uk. Alternatively, you can request a printed version by calling 0330 102 1837, by email dataprotectionofficer@allianz.co.uk or by writing to the Data Protection Officer, Allianz, 57 Ladymead, Guildford, Surrey GU1 1DB.

Other Services from ExoticDirect

We offer special inclusive insurance for clubs and societies, special quotations for large collections, public and employers' liability cover for those involved with exotic animals.

If You lose Your pet through escape, although this is not covered by Your insurance, please contact Us immediately. We will circulate the details of the lost pet nationwide and make every effort to assist in Your pet's recovery; this service is free to all **ExoticDirect** clients. We would recommend that You have Your pet microchipped to assist in any recovery should they escape or otherwise become lost.

We maintain a register of Veterinary Surgeons who specialise in the type of pet You have, if You would like any help or assistance in finding the Veterinary Surgeon who is nearest to You please telephone Us on **0345 982 5505**, or refer to our website **www.exoticdirect.co.uk**. Remember, it is always a good idea to register Your pet with a Veterinary Surgeon before a problem occurs as they can offer help and advice on general husbandry.

ExoticDirect only cover 'exotic' pets; Our staff are therefore experienced and knowledgeable about these types of animal and We are here to offer any help We can. We understand just how important Your pet is, and neither You nor Your pet are just numbers when You are clients of **ExoticDirect**. If You need any help or advice about Your insurance or how to make a claim please do not hesitate to telephone, fax or e-mail Us.

Pet Bereavement Support Service

In the event of You suffering the loss of Your pet, ExoticDirect recommends the Blue Cross Pet Bereavement Support Service. Support is offered both via phone and email.

Tel: **0800 096 6606**

Email: **pbssmail@bluecross.org**

The support line is open from 8.30am - 8.30pm every day. All calls are free and confidential from a landline. If calling from a mobile phone, some phone networks may charge. Support is provided by trained volunteers. The service does not offer a counselling service but is able to offer emotional support and information for pet owners who may be experiencing the loss of a pet.

Blue Cross endeavours to respond to all emails with in 48hrs.

Customer Service

ExoticDirect is the registered trade mark of Brooks Braithwaite (Sussex) Ltd. Registered office address: Third Floor Front, Oakfield House, 35 Perrymount Road, Haywards Heath, West Sussex, RH16 3BW. United Kingdom. Registered in England no 1416900. Brooks Braithwaite (Sussex) Ltd is authorised and regulated by the Financial Conduct Authority (FCA). Financial Services Register No 304839.

ExoticDirect is underwritten by Allianz Insurance plc (Registered in England No. 84638). Registered office address: 57 Ladymead, Guildford, Surrey, GU1 1DB, United Kingdom. Allianz Insurance plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, Financial Services Register No. 121849.

Brooks Braithwaite (Sussex) Ltd is not part of the Allianz (UK) Group.

If You have a question or query about the sale or administration of this insurance please call the scheme contact centre on telephone 0345 982 5505 or e-mail: enquiries@exoticdirect.co.uk. Alternatively please write to the above address.

Insurers contact details

In all communications please quote Your policy number.

Allianz Insurance plc (Registered in England No. 84638). Registered office address: 57 Ladymead, Guildford, Surrey, GU1 1DB, United Kingdom. Allianz Insurance plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, Financial Services Register No. 121849.

Pet policies designed by people who understand exotic pets

At **ExoticDirect** we have over 20 years of experience in insuring birds, mammals and reptiles. As such you can be reassured that we understand the common pitfalls and problems associated with keeping exotic pets. In the event of a claim our knowledgeable staff will handle your claim quickly and sympathetically leaving you to care for your pet.

We also try to make life that little bit easier for our clients. Policy benefits enjoyed by our clients include:

- **A UK based call centre**
- **An interest free (0%) APR Direct Debit Scheme**
- **Claim payments direct to your vet when needed**

Contact us at enquiries@exoticdirect.co.uk or call **0345 982 5505** for more information.





Visit us at:

www.exoticdirect.co.uk

Or call us on **0345 982 5505**



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