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POLICY TERMS AND CONDITIONS

These policy Terms and Conditions are 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 over 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 Terms, Conditions or Exclusions in respect of Your pet. **(Please pay particular attention to the definition entitled 'Material Information')**

Definitions

- We, Us, Our Insurers** Brooks Braithwaite (Sussex) Limited T/A. **EXOTICDIRECT.** Allianz Insurance plc.
- The Assured, You, Your pet** The person named on the Certificate of Insurance.
The animal(s) named or otherwise identified on Your Certificate of Insurance.
- Policy Period** 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 30 day scheme.
- Maximum Benefit** The most We will pay during the Policy Period as shown on Your Certificate of Insurance.
- Clinical Signs** Changes in Your pet's normal healthy state or its bodily functions.
- Illness** Any sickness or disease or changes in Your pet's normal healthy state. **Excluding any mental or emotional disorders.**
- Recurring Condition** A Recurring Condition is defined as a condition for which the insured animal may require repeated bouts of Veterinary Treatment. Once a period of 90 days has elapsed between any two periods of Veterinary Treatment a condition may be deemed as non-recurring and a further Excess may be deductible. In the event that the 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.
- Sum Insured** The Sum Insured is the maximum amount We will pay in the event of the death or theft of Your pet.
- Current Market Value** 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.

- Exclusion** 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. **(See also the 'General Exclusions' section and 'What Insurers will not pay' in the section(s) which apply to Your insurance cover).**
- Veterinary Surgeon** Qualified by examination in the United Kingdom of Great Britain and Northern Ireland as MRCVS to carry out medical and/or surgical procedures on animals.
- Geographical Limits** 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.
- Excess** The amount specified on Your Certificate of Insurance which You will have to pay in the event of a claim.
- Premium** The cost of Your insurance including any fees and taxes specified on Your Certificate of Insurance.
- Material Information** Something that would influence the terms under which Your policy is issued and the payment of any subsequent claim. It is an essential part of Your insurance that any Material Information that is likely to affect Your insurance cover is disclosed to Us at the commencement, during the period or at the renewal of Your insurance.
If You are in any doubt about what constitutes Material Information You should disclose it (please telephone Us on 01444 412118 if You require further guidance on this point).
- Pre-existing Condition** A condition from which Your pet may be suffering before the insurance cover started and which may have existed without Your knowledge i.e. a latent, genetic or hereditary disease, injury or deformity.
- Special Condition** An additional term(s) which has/have been imposed by Us and to which You must adhere in order to maintain the validity of Your insurance cover.
- Policy Extension** An addition added to Your policy to extend the cover to a specific area that You have requested, and for which an additional Premium may have been charged.
- Veterinary Treatment** Any examinations, consultations, surgery, x-rays, 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 consultations in connection with health checks, vaccinations or the administering of unlicensed drugs and the like.

GENERAL CONDITIONS

- 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.
- 2 All animals whether kept inside or outside Your house 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, with prudent security in place at all times.
- 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 24 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 Veterinary Surgeon and follow any advice or treatment of Your pet(s) he recommends. Failure to do so may prejudice a claim under Your policy.
- 7 If You pay the annual Premium by monthly direct debit payments, in the event that three collections are unpaid We will write to You cancelling Your insurance. If a direct debit payment is returned unpaid by Your bank, a fixed charge of £10.00 will be applied to the next collection. Your insurance cover only remains in force if You pay the Premium.
- 8 If You pay the annual Premium by monthly instalments and You make a claim We may 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 for about Your pet(s). If the Veterinary Surgeon makes a charge for this, **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, 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 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 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 policy 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 policy 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 policy.
- 16 Your insurance cover and any subsequent claim is conditional upon the information You have given to 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 policy, not to do this may affect any claim and Your renewal terms.
- 20 Unless we agree otherwise, the language of the Policy and all communications relating to it will be in English

GENERAL EXCLUSIONS THAT APPLY TO ALL SECTIONS OF YOUR INSURANCE

- 1 Any veterinary fees and/or death benefit as a result of any Pre-existing Condition.
- 2 Any pet less than 12 weeks old (8 weeks and over 5 years in the case of small mammals) at the commencement of Your insurance cover.
- 3 Any animal(s) being used for commercial purposes (unless specifically stated on Your Certificate of Insurance).
- 4 Any amount if You break the United Kingdom 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.

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, illness, sickness or disease contracted during the Policy Period up to a 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), 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 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), fees incurred for diagnostic examination carried out by a Veterinary Surgeon by means of Magnetic Resonance Imaging (MRI), Nuclear Magnetic Resonance Imaging (NMRI) or Computer 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 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 shown 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 or disease first occurring or showing Clinical signs within 14 days of Your pet's cover starting.
- 3** Costs resulting from a Pre-existing Condition.
- 4** 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 cover starting.
- 5** The cost of any treatment a Veterinary Surgeon normally recommends, to prevent injury, illness or disease.
- 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, illness or disease.
- 7** The cost of any treatment in connection with the animal 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.

- 9 The cost of any vaccinations, spaying or castration 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 therefrom.
- 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 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, 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 accident, illness or disease 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 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; 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 (always provided that You have taken all reasonable preventative and routine care in the 12 month period prior to any claim).
- 22 Any Excess as stated on Your Certificate of Insurance.
- 23 Any costs relating to mental or emotional disorders.

SECTION 2 – DEATH

Death from accident, injury, sickness or disease. 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 policy from an accident, illness or disease which has been notified in writing 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 pet, other pets or any other animal in Your care, or any animal visiting Your premises.
- 6 More than the Sum Insured as stated on Your Certificate of Insurance, or the Current Market Value.
- 7 Any benefit if Your pet dies as a result of an injury, illness or disease that was Pre-existing or is excluded on Your Certificate of Insurance.
- 8 Any benefit if Your pet dies from an illness or disease first occurring or showing Clinical Signs within 14 days of Your pet's cover starting.
- 9 Any benefit if Your pet 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

- 1 If Your animal dies and you are making a claim under the death benefit of Your policy You will be required **at Your own expense**, to support Your claim with a death certificate from a veterinary surgeon confirming the death of the insured animal and any identifying marks or features. We may also require a full written post mortem report in certain circumstances i.e. sudden or unexplained death.
- 2 If Your animal dies and You are making a claim under the death benefit of Your policy, the Insurers may at their discretion pay either; the Current Market Value or the Sum Insured (whichever is the lesser amount)

SECTION 3 – FIRE/THEFT/WEATHER PERILS

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

- 1 Proven Theft during the Policy Period.
- 2 Death or loss as a direct result of Fire, Wind, Storm, Lightning, Flood or the Non-Return of Birds of Prey.

What Insurers will not pay

- 1 More than the Maximum Benefit as stated 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 an insured peril).**
- 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.

Conditions

- 1 No liability arises for loss of Your pet(s) 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, locks and secure the premises where Your pet is kept when they are unoccupied and during the hours of darkness.
- 4 If Your pet is recovered following payment of a claim You must repay to Us the amount of the claim less any reasonable expenses.
- 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 Any theft must have been by proven forcible or violent entry to the premises where Your pet is kept.
- 7 You must take all reasonable precautions to ensure against fire, theft or unlawful removal, or loss by insured peril.

Security Requirements for Pets(s) kept in outside aviaries in respect of single pet or collection of pets:-

Small Birds and small collections of birds, valued up to £1,000.00, should be kept in enclosures with close shackled high tensile steel padlocks on the doors.

Medium Valued Birds, £10,000.00, should be kept in enclosures with close shackled high tensile steel padlocks, openings to be protected by contact or vibration detectors to be linked to the main alarm.

High Value Birds, valued up to £20,000.00, should be kept in substantial structure at night. Bolt holes to be padlocked, contact or vibration detectors to be linked to the main alarm, security lights and alarms to be operational at all times.

- 8 If Your animal is stolen or otherwise lost as a result of a weather peril as set out in 2 above and You are making a claim under this section of Your policy, the Insurers may at their discretion pay either, the Current Market Value or the Sum Insured (whichever is the lesser amount).
- 9 Outside aviaries, pens, hutches or other enclosures must be constructed and maintained to a standard that will withstand normal weather perils.
- 10 In the event of death by an insured peril, a Death Certificate issued by a Veterinary Surgeon will be 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 Proven Theft or Malicious Damage caused by Theft.
- 2 Loss or damage caused by Fire, Lightning, Storm, Wind, Flood or attempted Theft.

What Insurers will not pay

- 1 More than the Maximum Benefit as stated 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 in the event of European Union, National or Local Government imposed destruction or dismantlement.
- 6 Any benefit if the correct planning permission was not obtained from the Local Authority before any structure was built.
- 7 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

- 1 No liability arises for the loss of Your pet housing or enclosure by theft until 90 days after the incident is reported to Us and then only in the event that the pet housing or enclosure 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, locks and secure the premises where the pet housing or enclosure is kept.
- 4 If Your pet housing or enclosure is recovered following payment of a claim You must repay to Us the amount of the claim less any reasonable expenses.
- 5 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.
- 6 Any theft must have been by proven forcible or violent entry to the premises where Your pet housing or enclosure is kept.
- 7 You must take all reasonable precautions to ensure against fire, theft, unlawful removal, and damage caused by weather perils.
- 8 If You are making a claim under this section of Your policy, the Insurers may at their discretion pay either; the Current Market Value or the Sum Insured (whichever is the lesser amount).
- 9 Outside pet housing or enclosure or other enclosures must be constructed and maintained to a standard that will withstand normal weather perils.

CLAIMS PROCEDURE

Brooks Braithwaite (Sussex) Limited is authorised and regulated by the Financial Services Authority. 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.

How to Claim

To claim under Your policy, You should contact: **Brooks Braithwaite (Sussex) Limited T/A Exotic Direct, 4 Bridge Road Business Park, Bridge Road, Haywards Heath, West Sussex, RH16 1TX, United Kingdom. Telephone: 01444 412118. E-mail: claims@exoticdirect.co.uk**
You can download a claim form from our website.

For Veterinary Fees

You will be required to complete a claim form, and You should telephone Us on **01444 412118** or e-mail: claims@exoticdirect.co.uk immediately You become aware of a potential claim. For payment, Your Veterinary practice/Surgeon must complete their section of the claim form and substantiate each claim with an invoice 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 policy You will be required to complete a claim form, and should telephone Us on **01444 412118** or e-mail: claims@exoticdirect.co.uk for a claim form immediately you become aware of a potential claim. 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 a death certificate from a veterinary surgery confirming the death of the insured animal and identifying marks or features. We may also require a full written post mortem report in certain circumstances i.e. sudden or unexplained death. 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 **01444 412118** 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 documentation 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 upon the day following the date it was posted to You by first class post.

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 liability whatsoever shall attach to the Insurers in respect of the policy.

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 T/A Exotic Direct either in writing to, 4 Bridge Road Business Park, Bridge Road, Haywards Heath, West Sussex, RH16 1TX, by telephone: 01444 412118, or by e-mail at enquiries@exoticdirect.co.uk

Your insurance may also be cancelled at any time at the written request of the Insurers by giving 7 days notice. You will be entitled to receive the pro rata return of any Premium You have paid from the date of cancellation. In order for the Insurers to cancel Your insurance cover, We will write to You at Your last known postal address.

FINANCIAL SERVICES COMPENSATION SCHEME (FSCS)

We and the Insurers, Allianz Insurance plc, are covered by the FSCS.

This means that You may be entitled to compensation from the scheme should We or the Insurers be unable to meet Our liabilities. This depends on the type of business and the circumstances of the claim. The compensation scheme will pay 100% of the first £2,000 plus 90% of the remainder of the claim or value of the policy. For more information, You may visit www.fscs.org.uk or telephone 020 7892 7300.

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 take part in the Direct Debit Scheme.
The efficiency and security of the Scheme is monitored and protected by Your own Bank or Building Society.
- If the amounts to be paid or the payment dates change Brooks Braithwaite (Sussex) Limited will notify You ten working days in advance of Your account being debited or as otherwise agreed.
- If an error is made by Brooks Braithwaite (Sussex) Limited or Your Bank or Building Society, You are guaranteed a full and immediate refund from Your branch of the amount paid.
- You can cancel a Direct Debit at any time by writing to Your Bank or Building Society.
Please also send a copy of Your letter to Us.

Automatic Renewals

If You have taken advantage of Our automatic renewal service We will retain Your payment details securely on Our systems so that We can take Your Premium at next renewal. Each year We will write to You in advance to remind You that this is happening.

THE DATA PROTECTION ACT 1998

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

We only collect data voluntarily given to Us by Yourself (or by a third party acting under Your instruction) or data We ask for which is required to process and administer Your insurance policy/policies. During the course of administering Your policy/policies further data about You may come to light, We may also keep records of this data provided it is required to administer Your policy/policies and is held in accordance with Our policy wording and the Laws of England and Wales. The data We collect also helps to prevent insurance fraud and other related crimes which in turn helps to keep Premiums lower for customers.

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

Due to the life of some insurance policies (such as Public & Employers Liability) it may be necessary for Us to keep data about You for up to and including 40 years from the date of inception. Where possible We will not hold information about You on Our database longer than is deemed necessary, this will usually be no longer than 7 years.

We will at no point give Your data to any other company/organisation unless necessary to administer Your policy or if We are forced to do so by law – such companies/organisations will include but shall not be limited to; the Insurer(s) of Your policy/policies, any legal representative(s), Your broker(s), a party listed in Our policy wording, any regulatory body, any law enforcement agency, a Court Of Law or the Government.

You may be entitled under the Data Protection Act 1998 to receive a copy of the data which We hold about You. Should You wish to obtain a copy of these records please write to; The Data Protection Officer, Brooks Braithwaite (Sussex) Limited, 4 Bridge Road Business Park, Bridge Road, West Sussex, RH16 1TX, United Kingdom. We may make a charge for this service.

If You believe the information We hold about You is inaccurate, please contact Us to update the details as soon as possible.

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

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(s) through escape, although this is not covered by Your policy, please contact Us immediately. We will circulate the details of the lost Pet(s) 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 micro chipped 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(s) You have, if You would like any help or assistance in finding the Veterinary Surgeon who is nearest to You please telephone Us on 01444 412118, or refer to Our website www.exoticdirect.co.uk. Remember, it is always a good idea to register Your Pet(s) with a Veterinary Surgeon before a problem occurs as they can offer help and advise on general husbandry.

EXOTICDIRECT do not offer cover for cats and dogs, We only cover 'exotic' Pet(s). 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 policy or how to make a claim please do not hesitate to telephone, fax or e-mail Us on the numbers below.

CUSTOMER SERVICE

EXOTICDIRECT is a trading style of

Brooks Braithwaite (Sussex) Limited,
Registered Office, 4 Bridge Road Business Park, Bridge Road,
Haywards Heath, West Sussex, RH16 1TX, United Kingdom.

If You have a question about the sale or administration of this policy please call the scheme contact centre on telephone 01444 412118 or e-mail: sales@exoticdirect.co.uk.

Alternatively please write to the above address.

Brooks Braithwaite (Sussex) Limited is authorised and regulated by the Financial Services Authority, Our FSA register number is 304839, this can be checked by visiting the FSA's web site www.fsa.gov.uk/register.

Company Registered in England Number 1416900.

INSURERS CONTACT DETAILS

In all communications please quote Your policy number.

Allianz Insurance plc, Animal Health Division,
Great West House, Great West Road,
Brentford, Middlesex TW8 9DX, United Kingdom.

Registered address:

57 Ladymead, Guildford, Surrey GU1 1DB, United Kingdom.

Registered in England No: 84638.

Allianz Insurance plc is authorised and regulated by the Financial Services Authority (FSA).

Allianz Insurance plc's FSA register No. is 121849.

This can be checked by visiting the FSA website at www.fsa.gov.uk/register or by contacting the FSA on 0845 6061234.

NOTES ABOUT YOUR PET

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