

Policy Document

INSURANCE OF BIRDS, MAMMALS & REPTILES



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0800 626012

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EXOTICDIRECT

Private owners and collectors

Welcome and thank you for choosing ExoticDirect.

EXOTICDIRECT Policies are underwritten by Allianz Insurance plc (the United Kingdom's largest pet insurance underwriter*)

This document contains the terms and conditions of your policy; please read them carefully along with your Certificate of Insurance. If there are any alterations required or, there is anything that you don't understand or you need any further explanation please call us, we are always pleased to help.

At **EXOTICDIRECT**, we have insured many thousands of exotic animals over the years and have helped thousands of our clients to meet the veterinary costs for their pets. With over 20 years experience in insuring these rewarding pets, we understand how important they are to their owners and always aim to offer our clients the best possible service.

We always recommend that our clients register their pets with a veterinary surgeon who is happy to treat your kind of pet so, if veterinary treatment is required, this can be obtained quickly.

We hope that these Policy terms and conditions will give all the information you require in language that you can understand with regard to all the aspects of your policy but, our aim is to help so please call us on **01444 412118** if anything needs further explanation.

* Source Data Monitor 2008.



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Exotic Direct, 4 Bridge Road Business Park, Bridge Road,
Haywards Heath, West Sussex RH16 1TX.

Contents

<i>Policy Terms and Conditions</i>	2
<i>Policy Definitions</i>	2-3
<i>General Conditions</i>	4-5
<i>General Exclusions</i>	5
Section 1 – Veterinary Fees	6-7
Section 2 – Death	8
Section 3 – Theft/Weather Perils	9-10
Section 4 – Pet Housing and/or Enclosure	10-11
<i>Claims Procedure</i>	12
<i>Cancellation Procedure</i>	13
<i>Financial Services Compensation Scheme</i>	13
<i>Complaints Procedure</i>	14
<i>Choice of Law</i>	14
<i>Direct Debit Guarantee</i>	15
<i>Automatic Renewals</i>	15
<i>Data Protection</i>	16
Other Services from EXOTICDIRECT	17
<i>Customer Service</i>	17
<i>Insurers Contact Details</i>	18
<i>Notes about your Pets</i>	19-20

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 Conditions or Exclusions in respect of Your pet. **(Please pay particular attention to the definition entitled 'Material Information')**

Definitions

<i>We, Us, Our Insurers</i>	Brooks Braithwaite (Sussex) Ltd trading as EXOTICDIRECT . Allianz Insurance plc.
<i>The Insured, You, Your</i>	The person or organization named on Your Certificate of Insurance.
<i>Your pet</i>	The animal(s) named or otherwise identified on Your Certificate of Insurance.
<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>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, for all conditions during the Policy Period as shown on Your Certificate of Insurance.
<i>Clinical signs Illness</i>	Changes in Your pet's normal healthy state or its bodily functions. Any sickness, disease or changes in Your pet's normal healthy state. Excluding any mental or emotional disorders.
<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>Sum Insured</i>	The Sum Insured is the maximum amount We will pay for each individual pet in the event of the death or theft.
<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>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>Veterinary Surgeon/Specialist</i>	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.
<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>Excess</i>	The amount stated on Your Certificate of Insurance which You will have to pay in the event of a claim.
<i>Premium</i>	The cost of Your insurance including any fees and taxes specified on Your Certificate of Insurance.
<i>Material Information</i>	Something that would influence the terms under which Your insurance 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 Policy 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).
<i>Pre-existing Condition</i>	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.
<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>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>Veterinary Treatment</i>	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 general consultations, health checks, vaccinations, or the administering of unlicensed drugs.
<i>Vermin</i>	Rats, Mice, Grey Squirrels, Foxes, Feral Cats and Dogs.

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 pets 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 and in accordance with the requirements of The Animal Welfare Act 2006 (or as amended).
- 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 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 annual premium by monthly direct debit payments, in the event that three attempted 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 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 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 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 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 old and over 5 years old in the case of small mammals) 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 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 in the event of any outbreak of type A avian influenza virus and/or viruses H5, H7 and HA subtypes or similar animal related viruses.
- 11 Any benefit as a result of any Illness or death caused by or resulting from Your pet being exposed to Polytetrafluoroethylene fumes.

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), 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). 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 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 insurance starting.
- 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.

- 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 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, 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 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.
- 24 Any benefit as a direct or indirect result of Myxomatosis or V.H.D unless Your Rabbit is vaccinated against such conditions.
- 25 Any further Excess due under a Recurring Condition.

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 pet, other pets or any other animal in Your care, or any animal visiting Your premises.
- 6 More than the Maximum Benefit as stated as stated on Your Certificate of Insurance, or the Current Market Value (whichever is the lesser amount).
- 7 Any benefit if Your pet dies as a result of an injury or illness that was pre-existing or is excluded on Your Certificate of Insurance.
- 8 Any benefit if Your pet 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 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 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) If Your pet is receiving treatment at a veterinary surgery and dies as a result of the condition it was being treated for; **a death certificate** from the attending Veterinary Surgeon confirming the death of Your pet and any identifying marks or features. Or:
 - (ii) **A full written post mortem report** from a Veterinary Surgeon if Your pet dies from a sudden or unexplained death, or if Your Veterinary Surgeon is unable to confirm in writing the cause of death.
- 2 If Your pet 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 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 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 if 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 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)**
- 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 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, 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 or loss by any other weather peril. In the event of Loss by Theft where theft is covered under Your insurance, the following security conditions will apply.

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

Single pet or collections, valued up to £1,000.00, to be kept in suitable enclosures 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 suitable enclosures with close shackled high tensile steel padlocks, openings to be protected by contact or vibration detectors to be linked to the main alarm.

Single pet or collections, valued from £10,000.01 to £20,000.00 should to be kept in substantial structures and suitable enclosures. 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 pet is stolen or otherwise lost as a result of a weather peril as set out in 2 and You are making a claim under this section of Your insurance, the Insurers may at their discretion pay either; the Current Market Value or the Maximum Benefit (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 fire or a weather 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 or wind, or attempted theft.

What Insurers will not pay

- 1 More than the Maximum Benefit as stated in Section 4 on Your Certificate or 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

- 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, 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 less any reasonable expenses.
- 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.
- 5 Any theft must have been by proven forcible or violent entry to the premises where Your pet housing or enclosure is kept.
- 6 You must take all reasonable precautions to ensure against fire, theft, unlawful removal, and damage caused by weather perils.
- 7 If You are making a claim under this section of Your insurance, the Insurers may at their discretion pay either; the Current Market Value or the Maximum Benefit (whichever is the lesser amount).
- 8 Outside pet housing 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 trading as ExoticDirect, 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 in all instances, and You should telephone Us on **01444 412118** 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 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 **01444 412118** 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 Surgery confirming the death of the insured pet and identifying marks or features or, a full written post mortem report (see Section 2 Death Condition 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 **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 within 3 days following the date it was posted to You by second 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 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 , 4 Bridge Road Business Park, Bridge Road, Haywards Heath, West Sussex RH16 1TX, United Kingdom. By Telephone: 01444 412118 or by e-mail: 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)

Allianz Insurance plc is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the FSCS if we cannot meet our liabilities. The level of protection provided by the FSCS is 100% of the first £2,000 and 90% of the remainder of the claim. Further information about the compensation scheme arrangements is available from the FSCS.

Complaints Procedure

Sales complaints

If Your complaint relates to the way Your insurance was sold to You, then please contact:

The Managing Director
ExoticDirect
4 Bridge Road Business Park, Bridge Road
Haywards Heath, West Sussex
RH16 1TX, United Kingdom
Telephone: 01444 412118
E-mail: admin@exoticdirect.co.uk

Non-sales complaints

Our aim is to get it right, first time, every time. If We make a mistake We will try and put it right promptly. ExoticDirect will always confirm to You the receipt of Your complaint within five working days and do our best to resolve the problem within four weeks. If ExoticDirect cannot resolve Your complaint within 4 weeks it will be referred to Allianz Insurance plc, Great West House (GW2), Great West Road, Brentford, Middlesex. TW8 9DX United Kingdom.

In all communications, please quote Your policy number.

If Your complaint has not been resolved within eight weeks Allianz Insurance plc will provide You with information about the Financial Ombudsman Service.

Using Our complaint procedure or referral to the Financial Ombudsman Service does not affect Your legal rights.

Should you wish to make a complaint then it should be directed in the first instance to:

ExoticDirect,
4 Bridge Road Business Park, Bridge Road,
Haywards Heath, West Sussex.
RH16 1TX, United Kingdom.
Telephone: 01444 412118
E-mail: admin@exoticdirect.co.uk.

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 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

In order to maintain the insurance cover for your pet, we will automatically renew your policy on the renewal date: we will write to you 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.
- 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.

The Data Protection Act 1998

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

We only collect data voluntarily given to Us by You (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 Document and the Laws of England & 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 Document, any regulatory body, any law enforcement agency, a Court Of Law or the Government.

You maybe 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, ExoticDirect, 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 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.

Other Services from Exotic Direct

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 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 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 with a Veterinary Surgeon before a problem occurs as they can offer help and advice on general husbandry.

EXOTICDIRECT do not offer cover for cats and dogs, We only cover 'exotic' pets. Our staff therefore are 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 not 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 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 or query about the sale or administration of this insurance 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 <http://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.
Great West House (GW2), 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).

**Policies devised
by people with
practical
experience of
birds, mammals
and reptiles**



We've had over 20 years experience in the field of exotic animal insurance and can offer you the kind of service and advice that can only be attained from working with people who understand and appreciate the exotic animals market.

We speak your kind of language and know about the common pit-falls and problems involved in keeping these demanding yet rewarding animals.

Our experienced and knowledgeable staff are on hand to assist the caring exotic animal owner and to deal with any claim quickly and sympathetically.

For a no obligation quote or further information call us now:

0800 626012

or visit our web site at

www.exoticdirect.co.uk

Exotic Direct, 4 Bridge Road Business Park, Bridge Road,
Haywards Heath, West Sussex RH16 1TX.

We offer a range of policies which may include the following:

- Veterinary fees
- Mortality
- Theft
- Weather perils
- Public liability



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EXOTICDIRECT