

Containing Your Policy Summary & Policy Terms & Conditions.

Policy Summary

This Policy Summary does not give the full terms and conditions of the insurance policy; these will be shown in your Policy Terms and Conditions. This policy provides insurance for pet exotic animals.

The Underwriters of your ExoticDirect pet policy are Allianz Insurance plc.

This policy period is 30 days from the date of purchase.

Significant Features and Benefits:-

Depending upon the type of pet you have and the policy cover you choose, your policy may cover some or all of the following risks:-

- Loss by fire, theft, lightning, storm or wind.
- Death as a result of an accident or illness.
- Veterinary fees for an accident or illness, from £1,000, up to a limit of £5,000 per policy period, (lower levels of veterinary cover will apply to certain pet types, full details of the cover are shown on your Certificate of Insurance, Maximum Benefit in the policy period, Section 1).

Significant Exclusions or Limitations:-

- The loss of your pet by escape or mysterious disappearance. (See your Policy Terms and Conditions, Section 3, What Insurers will not pay, 3).
- Any further excess due under a recurring condition (See your Policy Terms and Conditions, Definitions, Recurring Condition).
- Your policy does not cover charges from Your Veterinary Surgeon for completing or supplying documentation. (See your Policy Terms and Conditions, General Conditions, 7).
- The insurers may place specific exclusions on your policy. If applicable, these will be stated on your Certificate of Insurance (See your Policy Terms and Conditions, Definitions, Exclusions).
- Theft from an internal cage that is not at the risk address advised, unless notified to us and agreed by us (See your Policy Terms and Conditions, Section 3, What Insurers will not pay 6).
- A full written post mortem report or a death certificate at your own expense will be required if you're making a death claim. (See your Policy Terms and Conditions, Section 2, Conditions, 1).
- If your Pet is kept in an outside enclosure you must adhere to the security requirements. (See your Policy Terms and Conditions, Section 3, Conditions, 6).

Policy Excess

The amount stated on your Quotation, Renewal Invitation or Certificate of Insurance which you will have to pay in the event of a claim. A larger excess may apply to certain treatments. (See your Policy Terms and Conditions, Section 1, 3 and What Insurers will not pay, 20).

Cancellation Rights

You have a right to cancel your insurance within 14 days of receiving your Policy Booklet by telephone 0345 982 5505, by email at enquiries@exoticdirect.co.uk, or by sending written confirmation to ExoticDirect, 4 Bridge Road Business Park, Bridge Road, Haywards Heath, West Sussex, RH16 1TX and receive a full refund of any premium paid provided no claims reported. If you cancel outside the 14 day cancellation period, 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. Full details are shown in your Policy Terms and Conditions, Cancellation.

How do I notify a Claim?

You will need to complete a claim form for the incident in question. You can notify Brooks Braithwaite (Sussex) Ltd of a claim and obtain a claim form by calling 0345 982 5505, by emailing claims@exoticdirect.co.uk or alternatively download a claim form from our website www.exoticdirect.co.uk. (See your Policy Terms and Conditions, Claims Procedure).

Complaints Procedure

If you have a complaint please contact the Customer Satisfaction Manager at:

ExoticDirect, 4 Bridge Road Business Park, Bridge Road
Haywards Heath, West Sussex, United Kingdom
RH16 1TX, United Kingdom
Telephone: 0345 982 5505
Email: enquiries@exoticdirect.co.uk

If ExoticDirect are unable to resolve the problem you will be provided with information about the Financial Ombudsman Service which offers a free, independent complaint resolution service.

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

Full details of our complaints procedure will be found in your policy documentation.

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.

Financial Services Compensation Scheme (FSCS)

You may be entitled to compensation from the FSCS if we cannot meet our liabilities. This insurance meets the demands and needs of those who wish to

insure the replacement value of their pet(s) against mortality, theft and weather perils and wish to ensure that the veterinary needs of their pet(s) are met now and in the future, provided that the policy is renewed each year and the premium is paid.

This insurance is based upon the information you have provided and is a non-advised sale.

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

Accident

Sudden, unexpected event resulting in injury.

Clinical signs

Changes in Your pet's normal healthy state or its bodily functions.

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.

Excess

The amount stated on Your Certificate of Insurance which You will have to pay in the event of a claim.

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).**

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.

Illness

Any sickness, disease or changes in Your pet's normal healthy state. **Excluding any mental or emotional disorders.**

Insurers

Allianz Insurance plc.

Maximum Benefit

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.

Policy Extension

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.

Policy Period

30 days from the date of purchase as shown on Your Certificate of Insurance.

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. (but not limited to) a latent, genetic or hereditary disease, injury or deformity.

Premium

The cost of Your insurance including any fees and taxes specified on Your Certificate of Insurance.

Recurring Condition

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 the insurance is not renewed; the Insurers will cease to meet any treatment costs after the expiry of the Policy Period.

Special Condition

An additional term(s) which We have imposed, and to which You must adhere in order to maintain the validity of Your insurance cover.

Sum Insured

The maximum amount We will pay for each individual pet in the event of the death or theft.

The Insured, You, Your

The person or organisation named on Your Certificate of Insurance.

Theft

Theft involving Forcible or Violent entry or exit.

Vermin

Rats, Mice, Grey Squirrels, Foxes, Feral Cats and Feral Dogs.

Veterinary Surgeon

A registered Veterinary Surgeon or suitably qualified person (as regulated by AMTRA).

Veterinary Treatment

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 unlicensed drugs.

We, Us, Our

Brooks Braithwaite (Sussex) Ltd trading as **ExoticDirect**.

Your pet

The animal(s) named or otherwise identified on Your Certificate of Insurance.

Important Information

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.

The above lists are 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 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**.
- 8 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.
- 9 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.
- 10 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.
- 11 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.
- 12 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.

- 13 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.
- 14 You are over 18 years of age at the time Your insurance started.
- 15 The insurance is not transferable.
- 16 Your insurance cover is normally set up on a 30 day basis, i.e. it is a 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.
- 17 You must take all precautions to prevent the theft of Your pet as detailed in Section 3, Conditions 6.
- 18 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 Policy Period 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 During the first year of Your pet(s) cover costs resulting from a Pre-existing Condition unless otherwise stated on Your Certificate of Insurance.
- 3 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, unless otherwise stated on Your Certificate of Insurance.
- 4 The cost of any treatment a Veterinary Surgeon normally recommends to prevent injury or illness.
- 5 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.
- 6 The cost of any treatment in connection with Your pet being or coming into season, egg binding, breeding, pregnancy or giving birth.
- 7 The cost of any general health improvers, food, vitamins, minerals or special diets, whether prescribed by a Veterinary Surgeon or not.
- 8 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 8' 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.

- 9 The cost of wing clipping, teeth, beak nail or claw trimming, or any Veterinary Treatment arising therefrom.
- 10 The cost of treating any injury or Illness deliberately caused by You or anyone in Your family or living with You.
- 11 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.
- 12 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.
- 13 The cost of house calls unless the Veterinary Surgeon believes that moving Your pet would further damage its health.
- 14 Extra costs for treating Your pet outside usual surgery hours, unless the Veterinary Surgeon believes an emergency consultation was necessary.
- 15 The cost of treating any injury or Illness specified as excluded on Your Certificate of Insurance.
- 16 The costs of any surgical sexing, microchipping, I.D. marking, or ringing or any Veterinary Treatment arising therefrom.
- 17 Any costs relating to statutory quarantine.
- 18 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.
- 19 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.
- 20 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.
- 21 Any Excess as stated on Your Certificate of Insurance.
- 22 Any costs relating to mental or emotional disorders.
- 23 Any further Excess due under a Recurring Condition.
- 24 Any transplant surgery including pre and post operative care.
- 25 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.

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 as a direct or indirect result of egg binding, breeding, pregnancy or giving birth.
- 9 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:
 - (ii) In all other cases; a death certificate from a Veterinary Surgeon confirming the death of the insured animal and any identifying marks or features, if your pet has received treatment at a Veterinary Surgery and dies as a result of the condition it was being treated for.
- 2 If Your pet dies and You are making a claim under the death benefit of Your policy, the Insurers will issue a voucher for a replacement animal.

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 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.

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 liability 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 the 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 issue a voucher for a replacement animal.
- 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.
- 11 If your animal is stolen, dies or is (proven) lost as a direct result of Fire, Wind, Storm, Lightning, Flood and You are making a claim under Your policy, the Insurers will issue a voucher for a replacement animal.

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, 4 Bridge Road Business Park, Bridge Road, Haywards Heath, West Sussex, RH16 1TX. United Kingdom; Telephone **0354 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 **0354 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 **0354 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 surgery 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 **0354 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 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 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.

Following the expiry of the initial 14 day period, Your insurance may be cancelled at any time.

To cancel Your insurance in accordance with the above, You must contact Brooks Braithwaite (Sussex) Limited trading as ExoticDirect either in writing to ExoticDirect, 4 Bridge Road Business Park, Bridge Road, Haywards Heath, West Sussex, RH16 1TX, United Kingdom or by Telephone: 0354 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, 4 Bridge Road Business Park, Bridge Road, Haywards Heath, West Sussex, RH16 1TX, 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.

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 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, 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.

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 within 48hrs.

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. 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.