

Pet Insurance

Insurance Product Information Document

Company: Brooks Braithwaite (Sussex) Ltd

Product: ExoticDirect

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

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

What is this type of insurance?

This policy provides insurance for pet exotic animals.



What is insured?

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

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



What is not insured?

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

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

Your policy does not cover:

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



Are there any restrictions on cover?

Excess:

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

Changes at renewal:

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



Where am I covered?

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



What are my obligations?

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



When and how do I pay?

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



When does the cover start and end?

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



How do I cancel the contract?

- You can cancel free of charge at any time in your 14-day cooling off period. If you decide to cancel, we will refund all premiums paid unless you have made a claim. In this case, no premium will be refunded.
- You can also cancel this policy at any time after the 14-day cooling-off period. You will need to pay premiums for the time you have had cover for up to the end of the calendar month in which the policy is cancelled. If you have made a claim no premium will be refunded.
- You can cancel your policy by speaking to us on 0345 982 5505, by email at enquiries@exoticdirect.co.uk, or by sending written confirmation to ExoticDirect, 4 Bridge Road Business Park, Haywards Heath RH16 1TX