

Pet Insurance

Version 15.10.2026

Insurance Product Information Document

Insurer: Allianz Insurance plc

Company: ExoticDirect a trading name of Brooks Braithwaite (Sussex) Ltd

Product: Exotic Pet Insurance

Brooks Braithwaite (Sussex) Ltd is authorised and regulated by the Financial Conduct Authority (FCA), our FCA register no. is 304839. This insurance is underwritten by Allianz Insurance plc, registered in England and Wales with company number 84638. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, reference number 121849. Registered address: 15 Bishopsgate, London, EC2N 3AR.

This document provides limited key information about your Insurance policy. You can find the full information by looking at the details on our website and reading the Terms and Conditions.

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.

- ✓ Veterinary fees provided within the geographical limits for your pet as specified on your certificate of insurance in respect of:
 - Veterinary treatment for an injury or illness during the policy period and for up to 1 calendar month after the last day of the policy period, provided the injury or illness was notified to us during the policy period.
 - Continuing veterinary treatment for an injury or illness provided a period of 90 days has not elapsed between veterinary treatment. If 90 days has elapsed between veterinary treatment, it will no longer be handled as continuing veterinary treatment and instead will be handled as a separate injury or illness.

Up to the maximum benefit stated on your certificate of insurance.

- ✓ Death of your pet from an accident, injury or illness:
 - During the policy period or
 - Within one (1) calendar month after the last day of the policy period, provided the injury or illness was notified to us during the policy period.

Up to the maximum benefit stated for that pet on your certificate of insurance.

- ✓ Death or proven loss of your pet as a result of theft, fire, wind, lightning or flood, during the policy period.

Up to the maximum benefit stated on your certificate of insurance.

If confirmed on your certificate of insurance, we will pay the market value of your bird of prey if they are proven missing whilst flying during the policy period and is not recovered or does not return.

Optional Extra Cover

- ✓ Theft, damage caused by theft, loss or damage caused by fire, wind, lightning or flood, of your pet housing and/or enclosure(s), during the policy period.

Up to the maximum benefit stated for your pet housing and/or enclosure(s) on your certificate of insurance.



What is not insured?

We will not cover costs for:

- ✗ During the first year of your pet(s) cover any veterinary fees and/or death benefit as a result of any pre-existing condition.
- ✗ An illness first occurring or showing clinical signs within 14 days of your pets insurance starting.
- ✗ Treatment normally recommended to prevent injury or illness.
- ✗ Your pet being or coming into season, breeding, pregnancy or giving birth.
- ✗ General health improvers, food, vitamins, minerals or special diets.
- ✗ Self mutilation by the pet(s) which is not diagnosed as being part of an overall medical condition.
- ✗ Any illness or death caused by or resulting from your pet being exposed to polytetrafluoroethylene fumes (nonstick coating).
- ✗ More than two occurrences of egg binding throughout the pets life.
- ✗ 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.
- ✗ The cost of having your pet put to sleep, cremated, buried or otherwise disposed of.
- ✗ The loss of your pet by escape or mysterious disappearance.



Are there any restrictions on cover?

- ! In the event of a claim, for each section, you will have to pay the excess amount stated on your certificate of insurance.
- ! In the case of 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) you will be required to pay 50% of the total diagnostic examination cost in addition to any excess stated on your certificate of insurance.
- ! In respect of dental treatment for mammals; we will not pay for 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.



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 told us if your pet had any illness, disease, lameness, injury or physical disability. If you didn't, this can affect your pet's cover and whether we pay claims.
- In the event of any clinical signs becoming obvious in your pet(s), you must consult a vet as soon as possible and follow their advice or treatment recommendations for your pet(s). If you do not follow their advice, we may not pay a claim.
- 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.
- 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 a full written post mortem report from a veterinary surgeon if your pet dies from a sudden or unexplained death, or dies within the first 12 months of your insurance cover starting. Or in all other cases; a death certificate from a veterinary surgeon.
- You must maintain, where applicable, in accordance with the manufacturers recommendations all alarm systems, fire extinguishers, smoke alarms, electrical wiring and appliances, security lights and locks and secure the premises where your pet is kept, when they are unoccupied and during the hours of darkness. All security systems must be fully operational at all times and activated when premises are unoccupied.
- If theft is covered under your insurance and your pet is kept in outside enclosures and/or pet housing, the security requirements will apply, as detailed in your terms & conditions.
- Outside pet housing and/or enclosures must be constructed and maintained to a standard that will withstand normal weather perils.



When and how do I pay?

- You can pay annually by credit or debit card, or monthly by direct debit.



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. We will refund any amount you have paid for cover after the cancellation date. 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