Pet insurance for birds, mammals and reptiles

Including your Demands and Needs and Policy Terms and Conditions

Effective from: 15th October 2026

30 Day Pet Insurance Policy Booklet

BrooksBraithwaite (Sussex) LTD

ExoticDirect

Welcome and thank you for choosing ExoticDirect

ExoticDirect policies are underwritten by Allianz Insurance plc. Allianz pay ExoticDirect a commission for each policy sold. The commission is based on a percentage of the insurance premium paid.

ExoticDirect have over 20 years of experience in insuring birds, mammals and reptiles and in that time we have helped thousands of our clients meet unexpected veterinary bills. Our knowledge of exotic pet insurance means that we have been able to design policies with your pet in mind, helping to provide peace of mind against the unexpected.

We recommend that all our clients register their pets with a veterinary surgeon. This enables prompt veterinary treatment when your pet needs it.

This booklet contains your Demands and Needs and the Policy Terms and Conditions, please read them carefully along with your Certificate of Insurance, and Terms of Business Agreement. ExoticDirect does not provide advice or any personal recommendation about the insurance product offered. Should you require any explanation regarding your policy, if any information is incorrect, or if you require any policy amendments, please get in touch with us at **enquiries@exoticdirect.co.uk**, or call us on **0345 982 5505**.

Contents

Your Demands and Needs	2
Policy Terms and Conditions	2-22
Your Duty to Disclose	2
Policy Definitions	3
General Conditions	4-5
General Exclusions	6-7
Section 1 – *Veterinary Fees*	8-9
Section 2 – *Death*	10-11
Section 3 – *Theft/Weather Perils*	11-12
Claims Procedure	13
Cancellation	14
Financial Services Compensation Scheme	15
Complaints Procedure	15
Choice of Law	15
How we process your data	16
Other Services from ExoticDirect	17
Pet Bereavement Support Service	17
Insurers Contact Details	18

Your Demands and Needs

This product meets the demands and needs of a new owner of a pet from a pet shop, breeder or rehoming rescue centre who is partnered with ExoticDirect, who is looking to protect themselves against the cost of veterinary treatment for the first 30 days of ownership and if available the cost of the loss of their pet.

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.

Your Duty to Disclose

It is an essential part of Your Insurance that You disclose to Us changes to Your pet(s) health, location or use 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(s):
• Has shown signs of an Illness or Injury
• Has been seen by a vet (other than for routine veterinary work)
• Is, or has been, on any medication

Your Pet's location and use - You must tell Us if:
• Your pet(s) are kept on a commercial premises; for longer than twenty eight days
• Your pet(s) are being used for a commercial purpose; for more than twenty eight days
• The address at which Your pet(s) are kept has changed

Your circumstances - You must tell Us if:
• You become aware that any details shown on Your Certificate of Insurance are incorrect
• Your address has changed
• You no longer own any of the pet(s) shown on Your Certificate of Insurance
• You have previously been declined insurance cover, had renewal of an insurance policy refused, had an insurance policy terminated, and/or You have had any specific terms or exclusions for Your pet(s) applied to a similar insurance policy
• You have any unspent convictions for the below; You do not need to tell Us about any convictions that are spent under the Rehabilitation of Offenders Act 1974:
  - Any offence involving dishonesty or fraud
  - Any crime under the Wildlife and Countryside Act 1981 or the Animal Welfare Act 2006

If You do not meet Your Duty to Disclose:
• We can take any action We would have taken had the relevant information been disclosed to Us at the appropriate time. This may include, but is not limited to, applying exclusions to Your policy or cancelling it entirely.
• Where the non-disclosure is directly connected to a claim, We can decline the claim in full or reduce the settlement amount accordingly.

Definitions

Accident	A sudden, unexpected and specific event which occurs at an identifiable time and place. All accidents arising from one event or one original cause will be treated by Us as one accident. For the sake of clarity, an accident does include physical damage or trauma of a gradual nature which happens over time.
Change in Water Table	Damage attributable solely to changes in the Water Table level.
Clinical signs	Changes in Your pet's normal healthy state or its bodily functions.
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 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**).
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.**
Injury	A physical injury or trauma caused immediately, solely and directly from an Accident. This does not include any physical injury or trauma that happens over a period of time or is of a gradual nature.
Insurers	Allianz Insurance plc.
Market Value	The price generally paid for an animal of the same breed, and sex at the time You took ownership of Your pet.
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(s) 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.
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 their 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	Feral Cats, Feral Dogs, Foxes, Grey Squirrels, Mice and Rats.
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 unprescribed 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.

General Conditions

You must keep to the General Conditions as well as the conditions applying to each section of cover to have the full protection of the policy. If You do not, and the condition You have not kept to relates to a claim, We may refuse or reduce the amount We pay under the claim.

1 Throughout the Policy Period You must take proper care of Your pet and arrange and pay for any 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. If You didn't, this can affect Your pet's cover and whether We pay claims

4 **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.

5 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.

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.
If We establish that You deliberately or recklessly provided Us with false or misleading information We will treat this insurance as if it never existed and decline all claims. We will not return any Premium paid by You.
If We establish that You carelessly provided Us with incorrect or incomplete information that the Insurer has relied upon in accepting this insurance and setting its terms and Premium We may:

- treat this insurance as if it had never existed and refuse to pay all claims and return the Premium paid. We will only do this if We provided You with insurance cover which We would not otherwise have offered;
- amend the terms of Your insurance. We may apply these amended terms as if they were already in place if a claim has been adversely impacted by Your carelessness;
- charge You more Premium for Your insurance or reduce the amount We pay on a claim in the proportion the Premium You have paid bears to the Premium We would have charged You; or
- cancel Your insurance in accordance with the "Cancellation" section on page 15.

We will write to You if We intend to treat this insurance as if it never existed; or need to amend the terms of Your insurance; or require You to pay more Premium for Your insurance.

14 You are over 18 years of age at the time Your insurance started.

15 The insurance is not transferable. If You are no longer the owner of Your pet, all cover for that pet will end from the date Your ownership ended.

16 When We offer renewal We may:

a. Change the Premium, Excesses and Policy Terms and Conditions.
b. Place Exclusions because of Your Pet's claims and Veterinary history.

If You do not notify Us of any claim within the Policy Period, this may affect Your Premium and Your renewal terms.

17 You must take all precautions to prevent the theft of Your pet as detailed on page 12 - 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

We will not pay any benefit under the Policy for any costs or expenses incurred by You that are caused by, arise out of, or are in any way related to or connected with:

1. 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:
   a. If You break the UK laws or regulations, including those relating to animal health or importation.
   b. If a government or another official body orders that Your pet must be vaccinated against Illness as part of a compulsory mass vaccination programme.
   We won't pay any costs relating to this vaccination itself or any complications that happen due to the procedure taking place. For this insurance, 'a mass vaccination programme' means a programme of the compulsory vaccination of a species, or a selected group within a species, with the aim of protecting that group, people or other animals from illness or another risk.
   c. If Your pet's confiscated or destroyed by order of the government or public authorities.
   d. If Your pet's confiscated or destroyed under the Animals Act 1971 United Kingdom becuse it was worrying livestock. This includes any further amendments to this Act.
   e. Incurred because the Department for Environment, Food and Rural Affairs (DEFRA) has put restrictions on Your pet.
   f. Connected with, or resulting from, a Criminal Court Case or an Act of Parliament.
5. Any pet not owned by You (unless specifically stated on Your Certificate of Insurance).
6. Any loss or damage caused by, or resulting from:
   • War, invasion, act of foreign enemy, hostilities (whether war be declared or not) civil war, rebellion, revolution, insurrection or military or usurped power.
   • Riot, Civil Commotion, strikers, locked out workers, persons taking part in labour disturbances or Malicious Persons.
   • Nationalisation, confiscation, requisition, seizure or destruction by the Government or any public authority
   • Any Act of Terrorism, regardless of any other cause or event contributing concurrently or in any other sequence to such Act of Terrorism.
   • Any action taken in controlling, preventing or suppressing any Act of Terrorism, or in any other way related to such Act of Terrorism. An Act of Terrorism (Terrorism) means, act of persons acting on behalf of, or in connection with, any organisation which carries out activities directed towards the overthrowing or influencing, by force or violence, of His Majesty's government in the United Kingdom or any other government de jure or de facto.
   • Ionising radiations from or contamination by radioactivity from any nuclear fuel, or from any nuclear waste from the combustion of nuclear fuel.
   •The radioactive, toxic, explosive or other hazardous or contaminating properties of any nuclear installation, reactor or other nuclear assembly or nuclear component thereof.
   • Any weapon or other device utilizing radioactive material and/or matter and/or ionising radiation and/or atomic or nuclear fission and/or fusion or other like reaction.
   • The radioactive, toxic, explosive or other hazardous or contaminating properties of any radioactive matter.

• The actual or threatened malicious use of pathogenic or poisonous biological or chemical materials regardless of any other cause or event operating or contributing concurrently, independently or in any other sequence to cause the loss or damage.

7 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.

8 Any benefit as a direct or indirect result of the hibernation of an animal type that should not be hibernated.

9 Any claim relating to:

• Any disease which is stated as a 'notifiable disease' by a UK government body or Act, such as the Animal Health Act 1981 or in an order made under the Animal Health Act 1981.

• Any disease transmitted from animals to humans.

10 Any benefit as a result of any Illness or death caused by or resulting from Your pet being exposed to Polytetrafluoroethylene fumes (nonstick coating).

11 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.

12 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

We will pay for 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.

Up to the Maximum Benefit stated on your Certificate of Insurance.

What You pay:

- For each Illness or Injury that is treated during the Policy Period and is not related to any other Illness or Injury treated during the same Policy Period, You must pay the Excess shown on Your Certificate of Insurance.
- 50% of the total diagnostic examination costs of Magnetic Resonance Imaging (MRI), Nuclear Magnetic Resonance Imaging (NMRI) or Computed Axial Tomography (CT or CAT), carried out by a Veterinary Surgeon.
- 50% of the cost of dental or dental related treatments for mammals.
- An additional Excess as stated on your Certificate of Insurance in the event 90 days has elapsed between Veterinary Treatment.

What Insurers will not pay

1. More than the Maximum Benefit as stated on Your Certificate of Insurance.
2. Costs resulting from a Pre-existing Condition unless otherwise stated on Your Certificate of Insurance.
3. 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 in connection with Your pet being or coming into season, breeding, pregnancy or giving birth.
6. The cost of any general health improvers, food, vitamins, minerals or special diets, whether prescribed by a Veterinary Surgeon or not.

7 The cost of any routine, elective or preventative treatment. This includes:

• Drugs or medication for routine preventative health care, any routine health checks and procedures that are designed to prevent future Illnesses from occurring rather than treating existing Illnesses.

• The cost of vaccinations, routine beak trimming, nail/claw clipping, flea treatment and any Veterinary Treatment not related to an Injury or Illness.

• The cost of any behavioural Injury or Illness, behavioural training or behavioural therapy.

The cost of routine spaying or castration, this does not include spaying or castration that is recommended by a Veterinary Surgeon as part of treating an Injury or Illness.

8 The cost of wing clipping, teeth, beak nail or claw trimming, or any Veterinary Treatment arising therefrom.

9 The cost of treating any Injury or Illness deliberately caused by You or anyone in Your family or living with You.

10 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.

11 The cost of having Your pet put to sleep, cremated, buried or otherwise disposed of.

12 The cost of house calls unless the Veterinary Surgeon believes that moving Your pet would further damage its health.

13 Extra costs for treating Your pet outside usual surgery hours, unless the Veterinary Surgeon believes an emergency consultation was necessary.

14 The cost of treating any Injury or Illness specified as excluded on Your Certificate of Insurance.

15 The costs of any surgical sexing, microchipping, I.D. marking, or ringing or any Veterinary Treatment arising therefrom.

16 Any costs relating to statutory quarantine.

17 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.

18 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.

19 Any Excess as stated on Your Certificate of Insurance.

20 Any costs relating to mental or emotional disorders.

21 Any transplant surgery including pre and post operative care.

22 Any prosthesis including any veterinary costs needed to fit or alter the prosthesis.

23 The cost of more than two occurrences of egg binding throughout the pets life.

Section 2 - Death

We will pay for Death of Your pet from an Accident, Injury or Illness:

- During the Policy Period

Up to the Maximum Benefit stated for that pet on Your Certificate of Insurance.

What You pay:

- In the event of a sudden or unexplained death, the cost of a full written post mortem report from a Veterinary Surgeon.
- In all other cases of death, the cost of a death certificate from a Veterinary Surgeon.

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 due to routine, elective or preventative treatment. This includes:
   • Health care or procedures that are designed to prevent future Illnesses from occurring rather than treating existing Illnesses.
   • Any benefit due to any behavioural Injury or Illness, behavioural training or behavioural therapy.
   • Any benefit due to routine spaying or castration, this does not include spaying or castration that is recommended by a Veterinary Surgeon as part of treating an Injury or Illness.
3. Any benefit as the result of an Injury deliberately caused by You, Your family or anyone living with You.
4. Any Injury or illness caused by Your other pets, the pets of anyone living with You, any other animal in Your care, or any animal visiting Your premises.
5. More than the Maximum Benefit as stated in Section 2 of Your Certificate of Insurance, or the Market Value (whichever is the lesser amount).
6. Any benefit if Your pet dies from an Injury or Illness that was pre-existing unless otherwise stated on Your Certificate of Insurance or any condition excluded on Your Certificate of Insurance.
7. Any benefit if Your pet(s) dies as a direct or indirect result of breeding, pregnancy or giving birth.
8. Any Excess as stated on Your Certificate of Insurance.
9. Any benefit if Your pet(s) dies as a direct or indirect result of more than two occurrences of egg binding throughout the pets life.

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:
a. A full written post mortem report from a Veterinary Surgeon if Your pet dies from a sudden or unexplained death. Or:
b. In all other cases; a death certificate from a Veterinary Surgeon.

2 If 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

We will pay for 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 for Your pet 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.

What You pay:
- The Excess shown on Your Certificate of Insurance.

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 them.

3 **Any amount in the event of escape or mysterious disappearance (unless by 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 unless notified to Us and accepted by Us.

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 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 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 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 to £10,000 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 to £20,000 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 theft, fire, wind, lightning or flood and You are making a claim under this section of Your insurance, the Insurers will pay either; the Market Value or the Maximum Benefit, whichever is the lesser amount.

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 for death as a result of fire, wind, lightning or flood, a death certificate is needed. If not available, We will need verification by an independent third party e.g. witness statement.

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.

Claims payments are made directly to the account details You gave Us. If an alternative method of payment is required please contact Us.

How to Claim

To claim under Your Policy, You should contact :- Brooks Braithwaite (Sussex) Limited trading as ExoticDirect, 4 Bridge Road Business Park, Haywards Heath RH16 1TX, United Kingdom; Telephone 0345 982 5505. E-mail claims@exoticdirect.co.uk You can download a claim form from our website exoticdirect.co.uk

For Veterinary fees

You will be required to complete a claim form in all instances, and You should telephone Us on 0345 982 5505, or email claims@exoticdirect.co.uk , or alternatively You can download a claim form from our website exoticdirect.co.uk/policy/make-a-claim/

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 Veterinary 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 thirty (30) days of Your pets Veterinary Treatment. If Your completed claim form is not returned to Us within thirty (30) days, it may affect the validity of Your claim or delay renewal terms being offered on Your insurance Policy.

For Death

You will be required to complete a claim form in all instances, and You should telephone Us on 0345 982 5505, or email claims@exoticdirect.co.uk , or alternatively You can download a claim form from our website exoticdirect.co.uk/policy/make-a-claim/

For payment, Your Veterinary Practice/Surgeon must complete their section of the claim form, and You will be required at Your own expense, to support Your claim with either: a death certificate from a Veterinary Surgeon confirming the death of the insured pet or, a full written post mortem report from a Veterinary Surgeon if Your pet dies from a sudden or unexplained death.

The completed claim form together with all relevant documentation e.g. Your pet's clinical history should be returned to Us within thirty (30) days of Your pet's death. If Your completed claim form is not returned to Us within thirty (30) days, it may affect the validity of Your claim or delay renewal terms being offered on Your insurance Policy.

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 **0345 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 booklet.

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, 4 Bridge Road Business Park, Haywards Heath RH16 1TX, United Kingdom or by Telephone: 0345 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 under Your Duty To Disclose Section, 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 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, Haywards Heath 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: 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.

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.

How we process your data

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

These terms and conditions do not govern our use of personal data. For more information about how we use personal data, please see our privacy policy located at brooksbraithwaite.com/privacy-policy/ or email DPO@brooksbraithwaite.com

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

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.

How Allianz use personal information
Allianz Insurance plc (we/our/us) is the data controller of any Personal Information given to us about you or other people (you/your) named on the policy schedule, quote or claim. It is your responsibility to let any named person know about who we are and how this information will be processed.

Under data protection law, you have rights we need to make you aware of. The rights available to you depend on our reason for processing your information.

You have the right to:

- access the Personal Information we hold about you;
- correct Personal Information you think is inaccurate or to update information you think is incomplete;
- have Personal Information deleted in certain circumstances;
- restrict the processing of your Personal Information, under certain circumstances;
- receive Personal Information in a portable format. This only applies to information you have provided to us;
- object to us processing your Personal Information, under certain circumstances;
- withdraw consent or update your marketing permissions at any time;
- make a complaint if you feel your Personal Information has been mishandled;
- obtain human intervention, express your point of view and contest an automated decision.

If you have any questions about how we use your Personal Information, view our Privacy Notice at https://www.allianz.co.uk/partner/pet-partner-privacy.html. If you don't have access you can write to us as at: Data Rights, Allianz, PO box 5291, Worthing, BN11 9TD or via email at datarights@allianz.co.uk.

You can also contact our Data Protection Officer: Data Protection Officer, PO box 5291, Worthing, BN11 9TD or via email at dataprotectionofficer@allianz.co.uk.

Other Services from ExoticDirect

We offer special inclusive insurance for clubs and societies, special quotations for large collections, public and employers' liability cover for those involved with exotic animals.

If You lose Your pet 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 microchipped 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 **0345 982 5505,** 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 only cover 'exotic' pets; Our staff are therefore experienced and knowledgeable about these types of animal and We are here to offer any help We can. We understand just how important Your pet is, and neither You nor Your pet are just numbers when You are clients of **ExoticDirect.** If You need any help or advice about Your insurance or how to make a claim please do not hesitate to telephone, fax or e-mail Us.

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 with in 48hrs.

Insurers contact details

In all communications please quote Your policy number.

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.

Pet policies designed by people who understand exotic pets

At **ExoticDirect** we have over 20 years of experience in insuring birds, mammals and reptiles. As such you can be reassured that we understand the common pitfalls and problems associated with keeping exotic pets. In the event of a claim our knowledgeable staff will handle your claim quickly and sympathetically leaving you to care for your pet.

We also try to make life that little bit easier for our clients. Policy benefits enjoyed by our clients include:

- **A UK based call centre**
- **An interest free (0%) APR Direct Debit Scheme**
- **Claim payments direct to your vet when needed**

Contact us at **enquiries@exoticdirect.co.uk** or call **0345 982 5505** for more information.

Visit us at:

exoticdirect.co.uk

Or call us on **0345 982 5505**

ED 30 DAY Policy Terms & Conditions v22092026

BrooksBraithwaite (Sussex) LTD

ExoticDirect