

BIRD INSURANCE



Insurance Product Information Document

Company: The Equine and Livestock Insurance Company Limited
(registered in England and Wales no: 294940)

Product: Bird

This Insurance Product Information Document is only intended to provide a summary of the main coverage and exclusions, and is not personalised to your specific individual needs in any way. Complete pre-contractual and contractual information on the product is provided in other documents.

What is this type of insurance?

The policy provides vet's fees cover for up to 365 days after the occurrence of an injury or after your bird displayed clinical signs of an illness.



What is insured?

- ✓ Vet's fees - treatment following accidental injury or illness.
- ✓ Death of bird from accident / illness.
- ✓ Loss by theft if not found within 28 days of being stolen.
- ✓ Loss or damage to any aviary or equipment used for housing the bird.
- ✓ Death, total permanent disablement, loss of hearing, sight or limbs as a result of bodily injury sustained whilst you are handling, showing or exhibiting your bird.
- ✓ Your legal liability to others for compensation and costs arising out of your ownership of your bird.
- ✓ Non-return of your bird whilst being flown.



What is not insured?

- ✗ Illness of disease suffered by birds over 10 years old (unless an additional premium is paid).
- ✗ Death for financial reasons.
- ✗ Theft, which does not show forcible or violent entry to a secure area of your home.
- ✗ Death or bodily injury, loss or damage to property owned by you or any person handling your bird of prey with your permission or consent.
- ✗ Any bird that is known to have vicious tendencies or behavioural problems.
- ✗ Policy excess.



Are there any restrictions on cover?

- ! Losses which are not expressly covered by the terms and condition.
- ! Birds used in any trade, profession or business.
- ! Any claim that is anyway untrue or fraudulent or arises from a malicious, willful or criminal act.



Where am I covered?

- ✓ This policy covers any damage, loss or liability arising within the United Kingdom, Channel Islands and Isle of Man.



What are my obligations?

You are obliged to inform us of any event, fact or occurrence which may influence our decision to enter into or renew this contract of insurance. If you are in any doubt whether a fact is material, you should disclose it.



When and how do I pay?

You can pay your premium annually (every 365 days), calendar monthly (every calendar month) or lunar monthly (every 28 days). Payment can be made by direct debit, credit or debit card or cheque.



When does the cover start and end?

Your cover will take effect at the date and time stated on your Policy Schedule and ends at the conclusion of your Policy Term (as stated on your Policy Schedule and defined in your Policy Wording).



How do I cancel the contract?

You can cancel at any time. If you cancel within the first 14 days of policy inception and no claim has been made, you will receive a full refund of any premium paid.