

Feathers & Scales Exotic Insurance

Policy ID: UIN: USGI/PET/EXOTIC/2024-25 | Category: Animal - Exotic Pets

Provider: Universal Sompo General Insurance

1. Policy Period & Validity

Standard Duration: 1 Year

Validity Basis: Annual Renewal

2. Policy Overview

Specialized cover for 'non-standard' household pets including birds, reptiles, and small mammals. Covers vet fees and equipment loss.

Ideal For: Owners of Parrots, Turtles, Iguanas, Rabbits, or Guinea Pigs.

3. Eligibility Criteria

- **Animal:** Birds (Parrots, Macaws), Reptiles, Small Mammals.

- **Restrictions:** No venomous snakes or endangered species requiring licenses.

4. Sum Insured Eligibility

- **Value:** Agreed Value based on species rarity.

5. Scope of Coverage

- **Vet Fees:** Treatment for illness or injury specific to the species (e.g., shell rot in turtles).

- **Habitat Loss:** Cost to replace tank/cage if destroyed by fire/flood.

- **Theft/Straying:** Advertising costs if bird flies away or pet is stolen.

- **Mortality:** Market value payout on death.

7. Major Exclusions

x Hibernation: Death during hibernation (unless vet certified).

x Egg Binding: Excluded unless emergency surgery required.

8. Claims & Administration

Claims Procedure:

- Vet Specialist: Diagnosis must be from a vet experienced in exotics.

Policy Terms:

- Identification: Leg band (birds) or microchip (others) mandatory.

- Waiting Period: 15 days.