

# Feathers & Scales Exotic Insurance

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

Provider: Universal Somp 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.