

SUMMARY OF COVER

SUPERCOVER for parrots and birds of prey only

Your birds are covered for:

Death by accident, illness or disease for the full value of your bird

Vets fees up to £2500 per accident, illness or disease -- and you only pay £12.00 towards a vets fees claim. There is no limit to the number of claims in a year but each individual condition has a limit of up to a maximum of £2500. (e.g. damaged wing (up to £2500), Enteritis (up to £2500), Aspergillosis (up to £2500) and so on.)

Loss by: Theft, storm, flood, fire, lightning, explosion, earthquake, riot, civil commotion, malicious persons, vandals, falling trees and attack by vermin. The birds are also covered in transit by the Insured (but not by commercial carrier or rail). In addition, cover is extended to include birds being shown or exhibited.

Birds must be at least 12 weeks old when first insured with us. Please note that there is no cover for conditions which were present before the insurance starts and vets fees for illnesses within the first 14 days of the policy are not covered, nor is death arising from illness which starts during those first 14 days.

Bird Value	Kept within your home	Kept in outdoor aviary
Up to £200	£41.50	£41.50
£250	£45.44	£49.37
£300	£52.53	£57.25
£350	£59.61	£65.12
£400	£66.70	£73.00
£450	£73.79	£80.87
£500	£80.88	£88.75
£550	£87.96	£96.62
£600	£95.05	£104.50
£650	£102.14	£112.39
£700	£109.23	£120.25
£750	£116.31	£128.12
£800	£123.40	£136.00
£850	£130.49	£143.87
£900	£137.58	£151.75
£950	£144.66	£159.62
£1000	£151.75	£167.50
£1200	£180.10	£199.00
£1300	£194.28	£214.75
£1400	£208.45	£230.50
£1500	£212.63	£246.25
Higher values	Call us for a quote	

All the above include insurance premium tax and an admin cost of £10.00.

For falconers, we can provide non-return cover for birds being flown and we pay out 50% of the value of the bird if it doesn't return – add an extra £30 to the above premium.

PLEASE ALSO SEE OVERLEAF FOR EXCESSES, EXCLUSIONS AND NO CLAIMS BONUS THAT APPLY TO BOTH SUPERCOVER AND STANDARD COVER.

SUMMARY OF COVER

STANDARD COVER for smaller birds (e.g. budgies, canaries, finches etc.)

Your birds are covered for loss by:

Theft, storm, flood, fire, lightning, explosion, earthquake, riot, civil commotion, malicious persons, vandals, falling trees and attack by vermin. The birds are also covered in transit by the Insured (but not by commercial carrier or rail). In addition, cover is extended to include birds being shown or exhibited.

Please note that, under Standard Cover, there is no cover for death by accident, illness or disease and no cover for vets fees. We are unable to provide such cover for the smaller birds. The maximum total value of birds we will cover at any one location is £5000 and all birds must be at least 12 weeks old when first insured.

Total value of birds to be insured	Kept in aviaries or birdrooms in your garden at your home address
Up to £1000	£62.50
£2000	£115.00
£3000	£167.50
£4000	£220.00
£5000	£272.50
Costs include insurance premium tax and an admin cost of £10.00.	

AVIARIES/BIRDROOMS/EQUIPMENT

If they aren't already insured under your own Home Buildings policy, we can provide cover for: Fire, explosion, lightning, earthquake, smoke, storm, riot, civil commotion, malicious persons, vandals, collision by aircraft/vehicles, damage by theft or attempted theft, falling radio/TV aerials and falling trees. *(Note: If the structure is wooden, we can't cover physical damage to the aviary/birdroom by storm/high winds but all other covers will still apply)*

Cost: £5.25 per £1000 value (only available if you are also insuring your birds)

EXCESSES, EXCLUSIONS AND NO CLAIMS BONUS ON STANDARD OR SUPERCORVER

NO CLAIMS BONUS: If no claims occur during the year, 10% discount will be allowed at renewal. *(If you have had previous insurance with another insurer and have had no claims with them, we can allow the 10% no claims bonus when you start a Birdcover policy if you provide the name of the previous insurer and the policy number you had with them)*

EXCESSES: In the event of a claim, you have to pay:-

- a) The first £12.00 of each vets fees claim under Supercorver
- b) The first 10% of each theft, storm or vermin attack claim.

EXCLUSIONS:

- a) Loss by escape unless through theft, attempted theft or storm damage to aviaries.
- b) Loss of or injury to birds of prey on/in open blocks, outdoor weatherings or open-fronted mews. Birds must be in enclosed aviaries when not being flown.
- c) Vets fees arising from feather problems or plucking.