

The Cover Available For Birdcover

Key Benefits

STANDARD COVER for all types of birds (but not birds of prey, pigeons, ostriches and poultry) and all birds must be at least 12 weeks old.

We cover your birds against loss by

- Theft or attempted theft
- Storm, flood, fire, lightning
- Explosion, earthquake
- Riot, civil commotion, malicious persons, vandals
- Falling Trees
- Attack by vermin

There is no cover for death or vets fees under Standard Cover.

AVIARIES/BIRDROOMS/EQUIPMENT

This cover is for those with outdoor aviaries, birdrooms and birdkeeping equipment. If you are considering this cover, please check with your home insurers before going ahead because you may find that they are covered under 'outbuildings' on your home buildings cover. There is no point in paying for this cover if you already have it so give them a call. Also note that you do not need this cover if you have a cage in the home for your pet. That would come under your 'home contents' insurance.

If you find that you do need the cover for outdoor aviaries etc., then we can cover them against

- Fire, explosion, lightning, earthquake, smoke, storm
- Riot, civil commotion, malicious persons, vandals
- Collision by aircraft/vehicles, falling radio/TV aerials and falling trees
- Damage caused by theft, or attempted theft

Note: If the structure is wooden, we can't cover physical damage to the aviary/birdroom caused by storm/high winds but all other covers will still apply.

SUPERCOVER for parrots or birds of prey only (all birds must be at least 12 weeks old)

We cover your birds against loss by

- Theft or attempted theft
- Storm, flood, fire, lightning
- Explosion, earthquake
- Riot, civil commotion, malicious persons, vandals
- Falling trees
- Attack by vermin

PLUS

- Death by accident, illness or disease or during surgical sexing

PLUS

- Vets fees up to £2500 per claim (i.e. per illness or disease) and there is no limit to the number of claims you can make within a year.

For Birds of Prey, we can provide cover for non-return, if required. This provides payment of half the sum insured for the bird in the event of the bird not returning to you when you are out flying it. There is an additional premium charge for non-return cover and it is only available for birds of prey.

EXCESSES (the amount you pay towards towards the cost of a claim)

- a) The first £12.00 of a vets fees claim
- b) The first 10% of each and every loss through theft, storm or vermin attack

NO CLAIMS BONUS

If there are no claims made during the year, you will get a 10% no claims bonus at renewal of the policy.

MAIN EXCLUSIONS

- **We do not cover loss by escape**, unless it is a consequence of theft, attempted theft or storm damage to aviaries
- **We do not cover birds of prey whilst they are on outdoor weatherings or in open-fronted mews.** They are only covered whilst in enclosed aviaries or birdrooms or whilst being flown.
- **We do not cover vets fees arising from feather plucking**, unless the plucking has a medical, physical cause which means that the bird is pulling at its own feathers due to pain or irritation. It does not cover self-mutilation to skin or feathers arising from mental disorders or boredom.
- **We do not cover vets fees for illnesses occurring within the first 14 days of the policy, nor death arising from illness which starts during those first 14 days.**
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How We Settle Your Claim

Buildings – We will pay the full cost to repair or replace the loss or damage providing the buildings have been maintained in a good state of repair and the sum insured is adequate to cover the full cost of rebuilding the home.

Contents – Providing the sum insured is adequate, we will pay either the full cost to repair or, in the event of total loss or destruction of any article, we will pay the cost of replacing the article as new. This basis of settlement does not apply to clothes or pedal cycles where we will take off an amount for wear and tear.

Your Total Peace of Mind

Underwriters at Lloyd's are members of the Financial Services Compensation Scheme. You may be entitled to compensation from the scheme if we cannot meet our obligations. The amount of compensation will be equal to 100% of the first £2,000 and 90% of the remainder of the claim, without any upper limit