



Avian & Exotic Animal Endorsement

The following list of pets can be covered by Bivvy Pet Insurance unless otherwise excluded from eligibility or coverage. All other contractual provisions of the Bivvy policy are applied unless modified by this endorsement. We cover most birds and a wide range of exotic pets, including:

Amphibians	Guinea Pigs	Rats
Birds	Hamsters	Rabbits
Chameleons	Hedgehogs	Snakes
Chinchillas	Iguanas	Sugar gliders
Ferrets	Lizards	Tortoises
Geckos	Mice	Turtles
Gerbils	Opossums	
Goats	Potbellied pigs	

This endorsement makes the following changes to the Definitions section of the Bivvy Policy.

Pet | Pet is a cat, dog, ferret, rabbit, rodent, reptile or bird or other animal identified in the list of included pets above. The Pet as named and described in the Declaration Page(s) and both owned by You and residing with You for companionship or as a service animal, not owned for commercial reasons.

This endorsement identifies the following additional exclusions for coverage of Avian or Exotic pets in the Exclusions sections of the Bivvy Policy. All other exclusions continue to apply:

30. Some species of avian and exotic pets are not eligible for coverage. These species include but are not limited to:

- A. Venomous or poisonous species
- B. Endangered or threatened species
- C. Any species of genus that require a permit, license, or registration by state or federal law
- D. Any species of genus that is illegal to own by state or federal law
- E. Hybrids of domesticated pets with a wild/non-domesticated species

F. Species that are kept in flocks (pigeons, chickens, etc.)

31. Adrenal gland disease and endocrine neoplasia are excluded from coverage in ferrets for the following reason:

A. New information provided by veterinarians that specialize in the treatment of ferrets indicated that virtually 100% of these pets will develop adrenal disease if they live long enough. Approximately 50% of the ferret that develop adrenal disease also have endocrine neoplasia involving the pancreas. This Bivvy policy excludes coverage of pre-existing or known conditions and this fact is made known prior to purchase of the policy. Treatment for Adrenal Gland disease and endocrine neoplasia would be considered pre-existing conditions given the nature of this ailment in ferrets.