



# WELCOME TO THE PACK

## ***Standard Policy***

Effective Date: 17th July 2023

Version: 14



# ***Your pet insurance at a glance***

This is your Waggel Lifetime Pet Policy for <Pet Name>. This policy is administered by Waggel Limited and underwritten by Red Sands Insurance Company (Europe) Limited. You can see all of Waggel's details [here](#) and Red Sands Insurance Company's (Europe) [here](#). Wherever you read 'we', 'us', or 'our' it means Red Sands Insurance Company.

We have done our best to keep this policy to the point and easy to understand. If you have any questions or concerns you can always chat to Waggel [via the website](#) or call through on 01299 669955.

## ***Who's covered***

This policy is for <Policy Holder Name> living at <Pet Address>, and covers <Pet Name> the <Pet Type>. <Pet Name> is a <Pet Age> year old <Pet Gender> <Pet Breed>.

If any of these details need updating, please get hold of your Customer Champion [here](#).

## ***How long <Pet Name> is covered for***

Your coverage starts on the <Policy Start Date>, and will continue until <Policy End Date>. Your monthly payment of <Monthly Premium> will be taken according to your payment schedule, which you can view by logging into your online account [here](#).

## ***What's covered***

<Pet Name> is covered up to <Annual Coverage> for each policy year. We'll cover costs of treatment we've listed in this policy document, as long as your pet is treated by a member of the Royal College of Veterinary Surgeons.

We do have certain limits on specific treatments: £1,000 for dental treatments; £1,000 for complementary treatments and £1,000 for behavioural treatments. These limits are included in your overall annual limit of <Annual Coverage>. You can see an example of how these limits work by clicking [here](#).

Every time you renew your policy, we'll reset all your cover limits. This means you won't have to worry about long-term conditions such as arthritis. <Pet Name> will be covered year-after-year, as long as you keep renewing your policy.

If <Pet Name> dies, or is lost or stolen, you'll be covered for a percentage of the amount you paid for him/her. The most we'll pay is £1,000.

We'll also cover you if <Pet Name> injures someone, kills someone, or damages their property - and you're held legally responsible. We'll pay up to £2,000,000 if someone makes a legal claim against you.

## ***Your claim contribution***

Your claim contribution, otherwise known as excess, is an amount you'll need to pay when you make a claim. You'll need to pay this contribution for each condition you claim for every policy year. Click [here](#) for an example of how this works.

For any claims where <Pet Name> has damaged someone else's property your contribution is £250 for each claim.

You've also chosen to share the cost of medical treatments by paying <Co-payment Percentage>% of the total amount for each claim. To see a full example of how this works, [click here](#).

# ***THE FULL DETAILS***

# ***Things you need to do***

## ***Keep your pet healthy***

We know <Pet Name> is most dear to you so we ask that you do whatever your vet recommends to look after <Pet Name>'s health. This includes regular treatment for worms and fleas, as well as maintaining a healthy diet.

You must also give <Pet Name> any vaccinations your vet recommends. If you don't, we won't cover any condition or treatment that could have been avoided by getting the vaccination. You can see our full vaccination policy [here](#).

## ***Keep your pet safe***

It's your responsibility as <Pet Name>'s owner to keep them as safe as possible. We won't be able to pay claims if you don't.

You need to make sure your home, garden, and any other places <Pet Name> visits are secure. You should take steps to stop them from escaping, especially when opening doors.

When travelling with <Pet Name> in a vehicle, please make sure you use a lead, harness, cage or crate and make sure <Pet Name> is safely secured. You must also make sure they're not in danger or causing danger for others when getting into or out of a vehicle.

When you're walking <Pet Name>, you must always keep them under your control. They must be on a lead with a collar or harness in good condition, especially when near roads.

You must follow any advice given to you about <Pet Name>'s behaviour by their past owners, rehoming staff, vets or behaviour specialists.

## ***Give us the facts***

It's important you give us accurate information at all times. If you notice any information isn't right, or if your circumstances change, you should tell us straight away. Any changes to your policy mid-term, such as a change in address, might affect the amount you pay each month. If any of these details need updating, please get hold of your Customer Champion [here](#).

If you give us the wrong information by mistake, we might change the terms of your policy or the amount you pay each month. This applies every time you renew your policy as well as taking it out for the first time. So, you should always check the information you give us.

If you give us the wrong information on purpose, or leave out or hide relevant facts, we can cancel the policy and treat it as if it never existed. If we do this, we won't refund any premiums that have been paid.

We only insure people and pets living in the United Kingdom (UK), so if you're thinking of leaving the country, you'll need to let us know.

We can also decline your claim entirely if any information you have given us is false, exaggerated or if you hide important facts from us.

## ***Renewing your policy***

If you have opted into auto-renewal – you won't need to do anything; your policy will automatically renew for another 12 months. If you haven't opted for auto-renewal, you'll need to get in touch with us to renew for another year.

Your policy lasts for 12 months as long as you keep paying your premium. This is the amount you pay us so we can provide you and your pet with insurance.

Waggel will contact you by email 30 days before your renewal date with full details of your policy for the next 12 months.

When we renew your policy, we might change some of the terms or the price you pay. There are several reasons we may do this, including <Pet Name>'s age, inflation, their medical history and any previous claims. This means you might find your premium goes up as you renew each year.

# ***If your pet becomes unwell or is injured***

## ***What's covered***

### ***Vet Fees***

If <Pet Name> becomes ill or gets injured, we'll cover your vet bills up to <Annual Coverage> as long as the treatment was medically necessary. There are other limits for dental, complementary and behavioural treatments. These are included in the overall yearly limit. You can see an example of how that works [here](#).

We'll cover house calls and ambulance costs – but only if the vet says your pet's life is in danger. We'll also cover out-of-hours fees and hospitalisation costs, as long as the vet says it's needed.

We'll only pay for unlicensed medication if your vet confirms it has been clinically proven to treat your pet's condition.

You'll need to pay your claim contribution of <Claim Contribution> for each unrelated condition during the policy period. You can see an example of how this works [here](#).

If your pet develops a condition on one side of their body that they've previously had on the other side of their body, we'll class it as one condition. This is called a 'bilateral condition', and both cases will be classed as the same condition. Bilateral conditions usually appear in places your pet has more than one of, such as ears, eyes and elbows.

### ***Dental Treatments***

We'll pay up to £1,000 for dental treatment, as long as your pet didn't have any pre-existing dental conditions. A vet must have given your pet a dental exam within the last 12 months to confirm their teeth were healthy and any treatment must be carried out within 3 months. If you don't follow these requirements, your claim will not be paid.

We won't cover routine crowns, polishing or scale removal.

We also won't cover the removal of baby teeth unless the vet confirms they're causing a medical problem and need to be removed.

## **Complementary Treatments**

We'll pay up to £1,000 for complementary treatments, as long as they're recommended by a vet and carried out by a qualified specialist. Some of the complementary treatments we cover include: physiotherapy, hydrotherapy, acupuncture, osteopathy, chiropractic, homeopathic treatments and laser.

To check which specialists are covered, see our list [here](#). We'll only cover laser treatment for a condition which it's proven to treat, and it must be carried out by a vet or vet nurse.

## **Behavioural Treatments**

We'll pay up to £1,000 for treating a behavioural condition. This is when your pet's normal behaviour or emotional state changes for the worse. It must be diagnosed by a vet and treated by a qualified specialist. You can check what counts as a qualified specialist [here](#).

Any incident that caused this must have happened in the current policy year. We won't cover behavioural issues caused by not neutering or training your pet.

We'll only cover pheromone products if they're used as part of a behavioural training programme. This programme must have been recommended by your vet. Pheromone products are used to increase your pet's sense of security or alter their behaviour. Examples include Feliway and DAP diffusers.

## **Treatment while on holiday**

We'll pay for <Pet Name>'s emergency treatment if you're on holiday abroad. The country you're in must be in the European Union and a member of the Pets Travel Scheme (PETS).

Check the government website [here](#) for more information. You must follow all the PETS guidance and rules. We won't pay your claim if a vet advised you not to take <Pet Name> abroad. We also won't cover any illnesses or injury that happened or began in the UK.

You're covered for up to 90 days abroad for each policy year.

We'll pay all claims in pounds. We use the [XE Currency Converter](#), using the conversion rate on the day we pay the claim.



# **What's not covered**

## **Pre-existing conditions**

Pre-existing conditions aren't covered in this policy. A condition, injury or illness is pre-existing if <Pet Name> has shown signs or symptoms before you joined Waggel, or within the first 14 days of your initial policy start date. This also includes any other condition, injury or illness which is connected to that pre-existing condition as determined by a vet.

You don't have to tell us about <Pet Name>'s pre-existing conditions. When you submit a claim, we will request their medical history. Each claim will be assessed, and all relevant exclusions applied from the date your policy started.

For example, if your claim relates to Diabetes and <Pet Name> showed signs or symptoms, received treatment, medication, or advice for this condition before the start of this policy, we will exclude Diabetes together with the related conditions such as Diabetic ketoacidosis (DKA), Insulin deficiency and Reduced insulin levels.

This means that your exclusion list may change during the life of the policy, after assessment of each claim. You can see a list of your existing exclusions [here](#).

## **Treatments we don't cover**

We don't cover any routine, preventative, elective or cosmetic treatment for any reason. This includes any costs resulting from not having these treatments, even if it's recommended by a vet to prevent an illness or injury. You can see some examples of these types of treatments [here](#). Please get in touch if you'd like to check whether a treatment is covered.

There are some advanced treatments we don't cover. You can see a list [here](#).

We won't pay for any prosthetic limbs, or for the prosthetic limbs to be fitted. We also won't pay any costs related to the rehabilitation of an animal with a prosthetic limb.

We don't cover costs related to organ transplants or <Pet Name> being a blood donor.

We won't pay claims relating to any notifiable disease. This is a disease which you must tell the authorities about if you think your animal has it. See [here](#) for more information.

The following diseases are also not covered: any sexually transmitted disease, rabies, Feline Immunodeficiency Virus (FIV) and Aujeszky's disease.

## ***Other things we don't cover***

We won't pay for pet bedding, blankets, or the cost of any food, even if your vet prescribes it.

We don't cover any fees applied by your vet for insurance claims.

# If your pet passes away

## What's covered

We understand losing your pet can be a difficult and stressful time, so we've made claiming as stress-free as possible.

We'll cover medical bills leading up to the death of your pet. Please refer to the section above to see what's covered.

We'll cover the cost of putting <Pet Name> to sleep, as long as your vet confirms it was necessary to prevent suffering and there were no other treatment options.

We'll also cover some of the amount you paid for <Pet Name> if they die or are put to sleep to prevent suffering.

The maximum amount we'll cover for the purchase price you paid for <Pet Name> is £1,000. The amount we'll cover will depend on how old your pet is. The table below shows how we will calculate the amount paid out when your pet dies:

Age of pet	Percentage of price you paid
Up to 1 year	100%
From 1 year to 3 years	75%
From 3 years to 5 years	50%
From 5 years to 8 years	35%
8 years and over	25% (We'll pay this as long as the death wasn't caused by an illness.)

## ***What you need to do if your pet dies***

You'll need to arrange and pay for a vet to confirm the cause of death. If your pet dies suddenly, we may ask for a post-mortem to find the cause of death.

You'll need to show us proof of how much you paid for <Pet Name>. We'll accept invoices as long as it includes your name, address, the address of the person you bought from, and the date you bought the pet. If you're missing any of this information, or you didn't pay anything for your <Pet Name>, we'll pay £25 for cats and £50 for dogs.

If your pet is a pedigree, we'll also need to see one of the following documents: Breed Club registration document, Pedigree Certificate and Purchase Receipt.

You can send us a clear, well-focussed photograph of the document, but in some cases we might still need to see the original.

If we pay a claim under this section, we'll cancel your policy from the date we pay.

## ***What's not covered***

We won't cover any claims made in the first 14 days of when you initially joined Waggel.

If your pet dies because of an illness, you won't be covered if the illness began before this policy started. If you or your vet noticed something was wrong with your pet before you took out the policy, it could be a sign of a pre-existing condition.

We won't cover any cremation or burial costs if your pet dies or is put to sleep. This includes the cost of coffins and caskets.

We won't cover claims if <Pet Name> needs to be put to sleep because of their behaviour or your own financial situation.

We won't pay claims if <Pet Name> dies during or after surgery or general anaesthetic, unless a vet confirms the surgery and general anaesthetic was necessary to treat an injury or illness.

We won't cover claims for purchase cost or putting <Pet Name> to sleep if it's ordered by the authorities. This includes an order made regarding a ['notifiable' disease](#).

We won't pay claims if death happens as a result of any routine, preventative, elective or cosmetic treatment you choose to have, even if that was to prevent another problem.

We won't cover claims for the purchase price if <Pet Name> dies because of an illness and is over 8 years old at the time. We'll still cover associated vet fees for pets over the age of 8 years old.

# ***If your pet is lost or stolen***

## ***What's covered***

If **<Pet Name>** is lost or stolen, you can claim for some of the purchase price you paid if you don't find them within 45 days.

The amount we'll cover depends on how old your pet is. The table below shows how much we'll calculate the amount paid if **<Pet Name>** is lost or stolen.

Age of pet	Percentage of price you paid
Up to 1 year	100%
From 1 year to 3 years	75%
From 3 years to 5 years	50%
From 5 years to 8 years	35%
8 years and over	25%

The most we'll pay is £1,000. You'll need to show us proof of how much you paid for **<Pet Name>**. We'll accept invoices as long as it includes your name, address, the address of the person you bought from, and the date you bought the pet. If you're missing any of this information, or you didn't pay anything for your **<Pet Name>**, we'll pay £25 for cats and £50 for dogs.

If your pet is a pedigree, we'll also need to see one of the following documents: Breed Club registration document, Pedigree Certificate and Purchase Receipt.

You can send us a clear, well-focussed photograph of the document, but in some cases, we might still need to see the original.

If we pay a claim under this section, we'll cancel your policy from the date we pay.

## ***What you need to do if your pet is lost or stolen***

You must report them lost to at least one rescue centre. If your pet is stolen from your home or car, we'll only cover cases that involve illegal entry.

## ***What's not covered***

We won't cover any claims made in the first 14 days of when you initially joined Waggel.

We won't pay if your pet was lost when in the care of someone else. We also won't pay if your pet was abandoned deliberately. We won't pay if your pet was stolen and you can't provide evidence of any illegal entry into your home or car.

# ***If your pet is responsible for injury or damage***

## ***What's covered***

There may be a time when your dog is involved in an incident, and someone holds you legally responsible. Your dog's actions might end in someone getting killed, getting injured or sick, or having their property damaged. If this happens – and someone makes a legal claim against you – we'll pay up to £2,000,000 per annum to cover the costs of the claim. We'll tell you in writing which costs we'll pay.

You'll need to pay a £250 claim contribution for each property damage claim.

If your pet bites or injures someone, we won't pay any future claims if your pet bites, injures or kills someone again.

## ***What you need to do if someone makes a claim against you***

We won't pay any claims under this section if you don't follow the conditions we set out below. So, please make sure you know how this process works before any incident happens.

Please contact us within 30 days of becoming aware of an incident that could give rise to a claim.

You must not admit responsibility for any incident or negotiate or agree to pay anything. If you're sent any legal documents, don't reply to them – send them straight to Waggel.

Please give Waggel any information they ask for, and let them handle the claim for you. Be aware you might have to give written statements and go to court.

Remember to tell any company or body about the incident if they're also affected by the claim, and pass on their details to us. For example, Dogs Trust (if you have a membership with them), or your home and contents insurance provider.

## ***Who will handle your claim***

Kennedy's Law LLP help us handle any legal claims made against our customers. If someone makes a legal claim against you, we'll refer your case to Kennedy's for advice. If you'd like to find out more, you can visit their website [here](#).

# **What's not covered**

## ***Your family***

We won't pay claims made by a member of your immediate family, or anyone who lives with you.

We won't pay claims for property damage if a member of your immediate family, or anyone who lives with you is responsible for looking after the property.

## ***Your work***

We won't pay claims made by anyone who works for you. By 'works for you', we mean anyone employed by you under contract.

We also won't pay claims for property damage if someone who works for you is responsible for looking after the property.

We won't pay any claims related to your own work or business. This includes any incident involving <Pet Name> that happens at your workplace. If you operate your business from home, we'll count this as your workplace if people you don't normally live with are there for work or business. For example, if you run a hair salon from your home and your dog bites a customer, we won't cover this claim.

## ***Anyone else handling your dog***

We won't pay claims made by or against professionals or businesses who are being paid to provide services for your dog.

We won't cover claims if something happens as a result of someone handling your dog without your permission.

## ***If your dog is aggressive***

If your dog has attacked, caused injury or has been aggressive before - we won't cover claims for any incident caused by <Pet Name>'s aggression.



## ***Other things we don't cover***

We won't pay vet fees for any other animal that's injured or bitten by your dog.

We also won't cover vet fees if your dog chases, attacks or injures another animal.

We won't pay claims if you don't take reasonable steps to stop an incident from happening. You should follow the advice we give on keeping your pet safe above.

You must follow any advice given to you about your dog's behaviour by their past owners, rehoming staff or behaviour specialists. If you don't follow their advice, and that leads to a claim, we won't cover you.

We won't cover claims made against you if a contract you have with someone else makes you legally responsible. For example, if you have a tenancy agreement with your landlord that makes you responsible for any damaged property.

We won't cover claims if you're fined, charged or prosecuted in a criminal or civil court. This includes defence representation costs, prosecution costs, and any compensation you might have to pay.

We won't pay claims if the incident happened somewhere outside the UK.

We won't cover the cost of any damage caused by your pet being sick, defecating or urinating.

# ***What this policy doesn't cover***

## ***Animals we don't cover***

We don't cover any dog breeds or types – including dogs crossed or mixed with these – that have been banned by the government. There are also some other breeds, including pets crossed or mixed with those breeds, that we don't cover. You can see the full list [here](#).

This policy is for household pets only – we don't cover any working animals. Working animals includes animals used for breeding, pets with a trade (e.g. racing greyhounds), and any dogs used for hunting. Hunting dogs include gundogs, and dogs used for shooting, pointing, or field work. We also don't cover police dogs, military dogs, sniffer dogs, guide dogs, search and rescue dogs and emergency response dogs.

We don't cover any animals used for breeding, whether as a business or not. If your pet gets pregnant, we won't cover her for any costs relating to the pregnancy or birth.

We don't cover puppies or kittens younger than eight weeks old.

## ***Pandemics***

We won't pay any claims related to an epidemic or pandemic. We also won't cover anything that happens due to the threat or fear of a pandemic. This includes anything that's done to control it. For example, if the authorities order everyone to quarantine their dogs. A pandemic, epidemic, or similar health warning must be announced by one of the following:

- World Health Organisation
- Ministry of Health
- Defra
- Chief Veterinary Office
- Department for Health and Social Care

We won't pay for any claims resulting from any disease passed from animals to humans.

## ***War, riots, terrorism & nuclear***

We won't pay claims for anything caused by acts of terrorism. We also won't cover claims relating to war, riots or revolution, radiation or contamination from any nuclear explosions or fallout.

### ***If the law changes***

We won't pay any claims that result from changes in the law. This includes acts of parliament and central or local government regulations. For example: if new dog breeds are added to a banned list.

### ***If you have other insurance***

We don't cover anything that's insured under any other policy. If there's any other insurance policy that might cover an incident or claim, the other insurer must be told and you must let us know their details.

# ***Making a Claim***

## ***How to claim***

We understand making a claim can be a stressful time, which is why we've made it as easy as possible for you. The fastest way to make a claim is through your online account, which you can access [here](#).

You can also [download](#) and complete a claim form and either email it to [hello@waggel.co.uk](mailto:hello@waggel.co.uk) or post it to WeWork, 131 Finsbury Pavement, London, EC2A 1NT.

To make everything run as smoothly as possible, you'll need to give Waggel any information or documents they ask for. This includes permission to ask the vet or therapist for any information needed.

## ***How we pay claims***

You can decide whether you'd like us to pay the money to you or directly to your vet. If you've already paid we'll send the money to you, but we'll need to see a receipt before we do.

Please note we won't pay any claims made more than 12 months after the treatment date.

# ***How to cancel your policy***

You can cancel your policy at any time. To cancel, log into your online account [here](#), go to the Insurance and Claims tab and click the Cancel button. You can also contact your Customer Champion and ask them to cancel it for you. If you decide to cancel, your cover will stop straight away.

Cancelling your policy is your choice. However, before cancelling, we recommend you consider any medical conditions that <Pet Name> has, as these may not be covered by another insurer.

If you cancel within 14 days of your invoice date and have made a payment, we'll refund it. You can find the invoice date on your payment schedule.

## ***When we might cancel your policy***

We can cancel your policy at any time if you don't follow our terms and conditions. We'll cancel your policy straight away if you give or sell your pet to someone else. Please tell us as soon as this happens.

We'll cancel your policy if you don't keep up with payments. If we can't take a payment, we'll let you know and try to collect it again. If we still can't take your payment after 28 days, we'll cancel your policy from the date your last payment covered you up to.

If you need to make a change to your payment details, you can use the Waggel website.

We'll also cancel if you make a claim under the death and loss sections.

# ***How to make a complaint***

We hope you're happy with your cover and our service, but if you're unhappy about something we'd like to try to put things right.

If you want to make a complaint you can contact Waggel in the following ways:

Online: [Click here](#) and follow the instructions to make a complaint.

Phone: 01299 669955

Email: [complaints@waggel.co.uk](mailto:complaints@waggel.co.uk)

Post: Waggel, WeWork, 131 Finsbury Pavement, London, EC2A 1NT

## ***If you're not happy with our response***

If you're not happy with how we handled your complaint after receiving our 'Final Response Letter', you can contact the Financial Ombudsman Service (FOS). You can also contact the FOS if you don't hear from us in eight weeks.

The FOS is an independent complaints service that's free to use. You must contact them within six months of the date of the letter. You can find out more about them and how to complain at: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk).

You can also look at their guide '[Your Complaint and the Ombudsman](#)' for more information.

You can also contact the FOS in the following ways:

Phone: 0800 023 4567

Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

Post:

The Financial Ombudsman Service,  
Exchange Tower,  
London  
E14 9SR

# ***How we use your personal information***

When you apply for one of our policies, Waggel and Red Sands collect and store the information you give them. This includes your name, address and contact details. You can find our full privacy policy [here](#).



Red Sands Insurance Company (Europe) Limited is registered in Gibraltar (Incorporation No: 87598). Registered office: Level 3 Ocean Village Business Centre, 23 Ocean Village Promenade, Gibraltar. Red Sands Insurance Company (Europe) Limited is authorised and regulated by the Gibraltar Financial Services Commissions and is subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority in respect of business underwritten in the UK (No:231635). Red Sands Insurance Company (Europe) Limited is a member of the UK's Financial Services Compensation Scheme and Association of British Insurers.

Waggel is a trading name of Waggel Limited and is an Appointed Representative of City Insurance Brokers Ltd, authorised and regulated by the Financial Conduct Authority (No. 831252). Waggel acts on behalf of Red Sands Insurance Company (Europe) Limited.

Kennedy's Law LLP are incorporated and registered in England and Wales with company number (OC353214).