Waggel

WELCOME TO THE PACK

Standard Policy

Effective Date: 28th October 2026
Version: 22

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 (Europe) Limited.

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 **<Policyholder Name>** living at **<Pet Address>**, and covers **<Pet Name>** the **<Pet Type>**. **<Pet Name>** is a **<Pet Age>** year old **<Pet Gender>** **<Pet Breed>**. Wherever you read 'you' or 'your', it means you **<Policyholder Name>**, as the Policyholder.

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 Limit>** 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 Limit>**. You can see an example of how these limits work by clicking here. The cover of these treatments comes with a few extra requirements. For more details, please see "If your pet becomes unwell or is injured".

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.

If your policy is for a dog, the following will be included in your policy wording:

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 excess

Your excess of **<Excess Amount>** is the amount you'll need to pay if your pet becomes unwell or is injured and you need to make a claim. You'll need to pay this excess for each condition you claim for every policy year. Click here for an example of how this works.

If your policy is for a dog, the following will be included in your policy wording:

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

If your policy has co-payment applied, the following will be included in your policy wording:

You've also chosen to share the cost of medical treatments by paying **<Co-payment Percentage>**% of the amount remaining after your excess has been deducted for each claim. To see a full example of how this works, click here.

You can opt out of co-payment in the 30 days before your policy renews.

If you have selected the vet triage option, the following will be included in your policy wording:

Vet Triage

You have agreed to use Waggel's vet triage service, provided by Joii, for each new illness or injury before taking **<Pet Name>** to the vet. If you do not use the vet triage service, we will charge you a £50 penalty fee for each new illness or injury. The only exception is where **<Pet Name>** requires emergency treatment due to a life-threatening situation or a serious threat to their health.

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, such as a securely fenced and gated garden. Your pet should be kept on a lead if the area is not 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, such as using a lead and collar, or harness in good condition 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 will need to apply the correct information to the policy. This means that we may cancel your policy from the initial start date or change the terms of your policy and the amount you are charged each month. Any changes to your premiums will be backdated to the start of the policy. 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. Pet insurance premiums typically increase over time. This reflects rising vet costs, the increased risk as pets get older, and the impact of any claims you've made. So it's likely that your premium will go up at each renewal, even if nothing has changed with your pet's health.

If you have selected the vet triage option, the following will be included in your policy wording:

Use Waggel's vet triage service

Before visiting a vet, you are required to use Waggel's vet triage service provided by Joii. Joii will recommend whether you need to attend a vet practice. The vet triage service includes using Joii's Symptom Checker or consulting a vet through their online video platform.

A triage is considered complete once you have completed all the steps recommended by the Symptom Checker or you have spoken directly with an online vet.

You need to use the vet triage service for each new illness or injury that might lead to a vet visit. If **<Pet Name>** is diagnosed with an ongoing condition, you will not need to use the vet triage service again for that condition after the first triage.

We will charge you a £50 penalty fee if you visit the vet without using Waggel's vet triage service first for each new illness or injury. This fee is in addition to your excess. Click here for an example of how this works.

You don't need to use the vet triage service if **<Pet Name>** requires emergency treatment due to a life-threatening situation or a serious threat to their health. If your vet confirms the incident was an emergency, you will not need to pay the £50 penalty fee.

For a stress-free experience, we recommend creating an account with Joii here if you haven't already.

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 Limit>** 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 if the vet says your pet's life is in danger. We'll also cover out-of-hours fees and hospitalisation costs if the vet says it's needed.

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

We will cover monitoring devices if they are recommended by your vet and are medically necessary.

You'll need to pay your excess of **<Excess Amount>** for each unrelated condition during the policy period. Click here to find an example of how excess works.

If your pet develops a condition on one side of their body that they've previously had on the other side, it's known as a "bilateral condition". We'll treat this as a single condition, meaning only one excess charge will apply. Bilateral conditions typically occur in areas where your pet has more than one, such as ears, eyes, or elbows.

Dental Treatments

We'll pay up to £1,000 for dental treatment, as long as it does not relate to any pre-existing dental conditions.

To keep your dental cover valid, there are two things you need to do:

1. **Annual dental check:** Take **<Pet Name>** for a dental check at least once every 12 months and make sure your vet records that their teeth were healthy at that check.
2. **Act within 3 months:** If your vet recommends dental treatment, this must be carried out within 3 months of that recommendation. If your vet makes more than one recommendation for the same dental condition, the three-month period starts on the date of the first recommendation. If your vet advises that treatment should be delayed for a clinical reason, the 3 months will start from the date your vet says treatment can go ahead.

Things we don't cover

Pre-existing dental conditions: If there are symptoms of a dental condition noted before or during the first 14 days of your policy, a vet must confirm whether these are related to any new or existing condition.

Any dental treatment if your pet has not had a dental check in the last 12 months.

Any dental treatment that has been carried out later than 3 months of recommendation.

Scale and polish if it is recommended only as routine or preventative care.

We won't cover crowns for any reason.

We will not cover any elective or cosmetic dental treatment.

We 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 practitioner. Some of the complementary treatments we cover include: physiotherapy, hydrotherapy, acupuncture, osteopathy, chiropractic, homeopathic treatments and laser.

We'll cover laser treatment that is proven to treat the medical condition and is performed by a qualified practitioner.

To check which practitioners are covered, see our list here.

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 practitioner. You can check what counts as a qualified practitioner 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 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 process 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 14 days from 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.

Bilateral conditions, which are conditions that affect both sides of the body, are treated as the same condition. We will not cover pre-existing bilateral conditions. For example, if your pet had a dislocated kneecap in one leg that is classed as a pre-existing condition and then develops the same condition in the other leg, the second issue will be treated as the same condition and will not be covered.

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 pre-existing conditions will be applied from the start of your initial policy to show what is not covered.

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 your initial policy, we will add a pre-existing condition of Diabetes and related conditions.

This means that your list of pre-existing conditions may change during the life of the policy, after assessment of each claim. You can see a list of your pre-existing conditions here.

Treatments we don't cover

We don't cover any routine, preventative, elective or cosmetic treatment for any reason, 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.

We also won't cover claims that could have been avoided by routine or preventative treatment. For example, if your pet gets lungworm and hasn't had their regular worming treatment, this won't be 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 as specified by the UK Government website. This is a disease which you must tell the authorities about if you think your animal has it.

The following diseases are also not covered: any sexually transmitted disease, rabies, Feline Immunodeficiency Virus (FIV), Aujeszky's disease, Brucellosis or anything arising from or as a complication of these conditions.

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 nutritionists' costs for any reason.

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 passes away

You'll need to arrange and pay for a vet to confirm the cause of death. If a vet does not confirm your pet has passed away, we will not be able to cover your claim.

If your pet dies suddenly, we may ask for a post-mortem to find the cause of death. If we decide a post-mortem is needed, we will pay for this.

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

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 you're missing any of this information, or you didn't pay anything for **<Pet Name>**, we'll pay £25 for cats and £50 for dogs.

Once you have informed us of **<Pet Name>**'s passing, we will cancel your policy.

What's not covered

You won't be covered if your pet passes away due to a condition that began before, or during the first 14 days of your initial policy start date with Waggel. 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 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 your pet is a pedigree, we'll also need to see one of the following documents: Breed Club registration document or Pedigree Certificate.

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 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 we receive a claim under this section, we'll cancel your policy from the date the claim is submitted.

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

You must report your pet lost to your primary veterinary practice or a 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 if **<Pet Name>** is lost or stolen before or within the first 14 days of your initial policy start date with 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 policy is for a dog, the following will be included in your policy wording:

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 excess 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 do not provide cover for any dog breed or type that has been banned by the UK Government, including any dog that is crossed or mixed with a banned breed or type.

There are also some other breeds that aren't banned by the UK Government that we don't cover, including pets crossed or mixed with those breeds. You can see the full list here.

Household pets only

This policy is designed to cover pets kept as household companions. It does not cover animals that are used or trained for work, breeding, racing, hunting, therapy or assistance purposes.

For example, we do not cover:

- animals used for breeding, including if your pet becomes pregnant - we won't cover any costs relating to the pregnancy or birth;
- racing animals, such as racing greyhounds;
- dogs used for hunting, shooting, pointing, retrieving or other field work, including working gundogs;
- guide or assistance dogs;
- therapy animals whose role is to provide care, assistance or therapy to anyone outside you or your immediate family.
- police, military, emergency response, search and rescue, or sniffer dogs.

If your pet is trained or used for any purpose other than being a household pet, please tell us straight away. This may affect whether we can continue to provide cover.

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. We may request evidence of incidents or claims covered by another insurer to assist in our claim decisions.

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** or post it to 1st Floor, 5 St Helen's Pl, London, EC3A 6AB.

To process your claim efficiently you must provide any information or documents Waggel asks for, including a full medical history or permission to contact your vet or therapist.

If you do not provide the requested information, we will not be able to assess your claim.

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.

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 the first 14 days (your warm-up period), we'll refund any premium you've paid. Please note: you are unable to make any claims during this 14-day period.

If you cancel your policy at any time after the first 14 days, your pet will continue to be covered for any valid claims until the end of the monthly period you have already paid for.

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 or lost & stolen 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

Post: Waggel, 1st Floor, 5 St Helen's Pl, London, EC3A 6AB.

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.

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

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).