



# WELCOME TO THE PACK

## ***Standard Policy***

Effective Date: February 9th 2022

Version: 11

# Summary

This is your Waggel Lifetime Pet Policy for <Pet Name>, which is underwritten by Red Sands Insurance Company (Europe) Limited and is administered by Waggel Limited. Wherever you read “we”, “us”, or “our” it refers to 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 <Policy Holder Name> living at <Pet Address>, and provides coverage for <Pet Name> the <Pet Type>, a <Pet Age> year old <Pet Gender> <Pet Breed>.

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

## When

Your coverage starts on <Policy Start Date>, and will continue until <Policy End Date>. Your monthly payment of <Monthly Premium> will be debited as per your [payment schedule](#) each month.

We'll automatically renew your policy unless either one of us decides to discontinue. You can see the full details on renewals in the General Legal Section under Renewals.

## **What's covered**

<Pet Name> is covered up to an annual amount of <Annual Coverage> for all reasonable costs of treatment by a current qualified member of the Royal College of Veterinary Surgeons (RCVS) due to accident, illness or disease.

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

All limits are refreshed upon renewal, meaning long-term conditions such as arthritis, diabetes or cancer will be covered year-after-year as long as you keep renewing your policy.

If <Pet Name> is lost, stolen or dies you are covered for a percentage of the purchase price or market value, up to £1,000.

<Pet Name> is also covered for Third Party Liability which consists of third party death, injury or property damage as a result of an incident involving <Pet Name> where you are found legally liable up to a limit of £2,000,000. (Only applies to dogs)

## **Your contribution**

Your claim contribution, otherwise known as “excess”, works on a per-condition basis.

This means for each unrelated condition that you claim for, you will need to pay <Claim Contribution> during the policy period. To see a full example of how this works, click [here](#).

Under the public liability section the claim contribution for property damage is £250 per claim. (Only applies to dogs)

You have also elected to pay <Co-payment Percentage>% of the total claimed amount for each claim. To see a full example of how this works, click [here](#). (Only applicable if selected)

## **Exclusions**

You can find a list of specific things that <Pet Name> will not be covered for [here](#).

# ***THE FULL DETAILS***

# General Pet Health

We know <Pet Name> is most dear to you so we ask that you take precautionary measures recommended by a vet to safeguard <Pet Name>'s health, such as regular deworming, flea treatments and providing a healthy diet.

We also ask that you keep <Pet Name>'s vaccinations up to date as prescribed by your vet.

<Pet Name> may be covered if you choose to not vaccinate him/her. However, we will not pay out claims for any treatments or conditions that could have been prevented through a recommended vaccination. This includes any further treatments that result from the illness. You can see our full vaccination policy [here](#).

We ask that you notify Waggel as soon as possible if you are planning on using <Pet Name> for breeding, working, pointing, hunting, or if <Pet Name> develops any behavioural problems, shows any signs of aggressive or vicious tendencies; and/or receives a complaint against him/her.

We might need to alter the terms of the policy, so you need to let Waggel know immediately. A failure to notify us could invalidate your policy.

# Medical Treatment

## Vet Fees

In the unfortunate event that <Pet Name> has an accident, injury or illness requiring veterinary treatment, we will pay for the veterinary treatment fees up to your annual limit of <Annual Coverage>.

You will 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](#).

Should your pet suffer from a bilateral condition, which refers to any condition affecting both sides of the body, such as ears, eyes, elbows, shoulders, knees, hips and cruciate ligaments, these disorders are considered as one condition.

There are certain limits on specific treatments which include: £1,000 for dental; £1,000 for complementary treatments and £1,000 for behavioural treatments. These limits are part of, rather than in addition to, the overall annual limit of <Annual Coverage>. You can see an example of how this works [here](#).

## Dental

We will pay up to £1,000 for dental treatment caused by an accident or illness as long as a dental examination was carried out by a vet within the last 12 months that confirms that there were no previous dental injuries, illnesses or observable changes to <Pet Name>'s teeth from his/her normal state, condition or appearance.

If you are unaware of <Pet Name>'s medical history, you will need to provide us with evidence of a recent dental examination from a vet to confirm that there aren't any existing dental issues.

Any treatment recommended by a vet needs to be carried out within 3 months from when diagnosed.

We will not pay for routine crowns, polishing or scale removal.

## Complementary Treatments

We will pay up to £1,000 for physiotherapy, hydrotherapy, acupuncture, osteopathy, chiropractic, homeopathic treatments and complementary medicines of any kind administered by a suitably [qualified practitioner](#) following a recommendation by a vet.

Laser treatment will be covered but may only be used to treat a condition which is acknowledged to be responsive to this therapy and must be carried out by a vet.

## **Behavioural Treatments**

We will pay up to £1,000 for treating a behavioural condition, which is a change in the normal behaviour of <Pet Name> that signals he/she is experiencing a negative emotional state which has been diagnosed by a vet and is treated by one of the following suitably [qualified practitioners](#).

The incident that caused the behavioural issue must have occurred during the current period of insurance.

We will not cover any behavioural costs which could have been prevented by training and/or neutering.

## **Treatment while on holiday**

We will pay for <Pet Name>'s emergency treatment, while you are on holiday, outside of the United Kingdom and Guernsey but within a country that is in the European Union and a member of the Pet Travel Scheme (PETS) on the DEFRA Website. You can read these rules [here](#).

We will not pay for any veterinary treatment if you have not followed the PETS guidance and rules.

We will not pay for treatment outside the United Kingdom or Guernsey if the accident or illness initially occurred in the United Kingdom or Guernsey or if a vet advised against taking your pet outside of the United Kingdom or Guernsey.

The maximum stay outside of the United Kingdom or Guernsey is 90 days either consecutively or cumulatively during one period of insurance.

Claims will be paid in British Pound Sterling (GBP) at the conversion rate on the day it is processed using the rate from [XE Currency Converter](#).

## **What's not covered**

### **Routine & elective treatments**

Any costs for routine, preventative, elective or cosmetic treatment for whatever reason. This includes but is not limited to the following [treatments](#). That also means any costs resulting from the consequences of not having these treatments even if recommended by a vet to prevent an injury or illness.

## **Pre-existing conditions**

Any claim or costs for existing conditions, which means any injury or illness that relates to or results from an accident, injury, illness or where <Pet Name> showed observable changes to his/her normal healthy state, condition, appearance, bodily functions or behaviour that could be observed visually, diagnostically or otherwise before or within 14 days of your policy's original start date.

You don't have to declare your existing conditions upfront. Upon your first claim we will request all of <Pet Name>'s medical records and will let you know what conditions will be excluded. You can see a list of your existing exclusions [here](#).

## **Breeding**

We don't provide any coverage for pets used for breeding (whether as a business or not) or where your pet has been bred for monetary gain or reward.

If <Pet Name> gets pregnant during the policy period, we won't be able to cover her for anything that relates to her pregnancy. (Only applies for female pets)

## **Certain vet costs**

There are certain veterinary costs that are also outside the scope of coverage:

House calls; out-of-hours fees; hospitalisation and ambulance costs, unless the vet confirms a condition is life endangering.

The costs of putting <Pet Name> to sleep unless your vet confirms that it was to prevent the animal from suffering.

The cost for cremation and disposal, including post-mortem costs, coffins or caskets.

Pet bedding, blankets and the cost of any food, even if prescribed by your vet.

Pheromone products, including Feliway and DAP diffusers unless they are used as part of a behavioural treatment programme recommended by your vet.

Any prescription charges for obtaining medication elsewhere in excess of the normal fees charged for standard prescriptions.

The cost of unlicensed medication unless the treating vet can confirm that this medication has been clinically proven to treat the relevant condition.

We reserve the right to obtain a second opinion from a vet advisor where we consider the fees charged to appear greater than conventional fees charged by an attending/referral practice and/or the treatment received may not have been required or may have been excessive when compared with treatment conventionally undertaken by an attending/referral practice.

Where there is a dispute, we will pay only those vet fees deemed reasonable and essential by our vet advisor. We reserve the right to pay only up to a 100% mark-up on the manufacturer's price for veterinary medicines, inclusive of any dispensing fee charged by your vet.

## ***Costs outside the scope of our standard coverage***

As much as we would like to cover everything there are certain treatments and conditions that we aren't able to cover.

There are certain advanced treatments that we won't be able to cover. These treatments can be viewed [here](#).

All costs involved in the fitting of prosthetic and artificial limbs including the actual cost of the prosthetics and/or artificial limbs themselves and any associated costs involved in the rehabilitation.

Claims arising as a result of any sexually transmitted disease; rabies; Feline Immunodeficiency Virus (FIV); Aujeszky's disease; leishmaniasis; leishmaniosis; or any ['notifiable' disease](#).

Any costs involved in any organ transplants or <Pet Name> being a blood donor including any loss or damage as a result of <Pet Name> undergoing organ transplants or blood donation.

## ***Irresponsible pet ownership (Only applies for dogs)***

We will not be able to pay out for any claims if you have not taken the following precautionary steps when looking after <Pet Name>:

<Pet Name> is kept in a secure and appropriately fenced area and all reasonable steps have been taken to prevent escape or stray.

You must ensure that <Pet Name> is not in danger or endangering others when getting into a vehicle.

When walking <Pet Name> you must take reasonable steps to make sure that <Pet Name> is under your control such as putting on a lead and harness in good condition, especially when nearing a road.

# Loss, Straying & Death

We will pay a percentage of the market value you paid for <Pet Name> up to a limit of £1,000 if not found within 45 days of being lost or stolen; or within 30 days of your pet dying or being put down for humane reasons because of injury or illness during the policy year, taking into account his/her age:

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% (Except for death related to illness)

You will need to provide proof of what you paid for <Pet Name>. If you are unable to provide proof or didn't pay anything for <Pet Name>, we will pay you £25 for cats / £50 for dogs.

If you have a pedigree, we will need a clear, well focussed photograph of the original recognised Breed Club registration document, Pedigree Certificate and purchase receipt. We might still require sight of the original documentation.

For a death claim, you will need to arrange and pay for a vet to certify the cause of death and pay for a post-mortem examination if we require one.

If lost or stolen, you must report the loss to at least one rescue centre.

If we settle a claim for theft or straying, we will cancel your policy from the date the claim was settled.

## What's not covered

Any claim for any loss within the first 14 days of the original start date.

## Specifically, regarding Lost or Stolen claims

Any claim where <Pet Name> was abandoned deliberately and/or lost by someone other than yourself.

Theft which does not involve forcible and/or violent entry to a secure area, such as a pen or your home.

## ***Specifically, regarding Death claims***

Any death caused by an illness or observable changes in <Pet Name>'s normal healthy state first noticed before the start date.

Euthanasia due to any act of legal or legislative authority for any reason whatsoever, including any order made in respect of a '[notifiable](#)' disease. Euthanasia due to behavioural problems or for fiscal reasons.

Death during or after a surgical operation or general anaesthetic unless a vet certifies that it was necessary because of injury or illness.

Any claim if the death has been a result of preventative, routine or elective treatments or procedures.

Any death resulting from breeding, pregnancy or giving birth.

Death due to an illness if <Pet Name> is over 8 years old from the start date or any renewal period.

## ***Irresponsible pet ownership (Only applies for dogs)***

We will not be able to pay out for any claims if you have not taken the following precautionary steps when looking after <Pet Name>:

<Pet Name> is kept in a secure and appropriately fenced area and all reasonable steps have been taken to prevent escape or stray.

You must ensure that <Pet Name> is not in danger or endangering others when getting into a vehicle.

When walking <Pet Name> you must take reasonable steps to make sure that <Pet Name> is under your control such as putting on a lead and harness in good condition, especially when nearing a road.

# Public Liability

(Only applies to dogs)

We shall pay up to £2,000,000 in respect of compensation, claimant's costs, legal costs and related expenses in defending a claim made against you, where property is damaged or someone is killed, injured or becomes ill as a result of an incident involving <Pet Name> and where you are found legally liable.

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

## ***The procedure should a claim be made against you***

To be completely covered, you need to agree for us to take charge of the claim against you and allow us to prosecute, defend or settle the same on terms we are advised are reasonable in your name for our benefit.

You will need to notify Waggel immediately and it is important that you do not admit responsibility, agree to pay any claim or negotiate with any other persons following an incident.

We will need you to provide Waggel with all the details around the circumstances of the incident leading to a claim, provide written statements and go to court if required.

You must immediately send Waggel any writ, summons or legal documents of whatever nature relating to a claim made against you and you must never send any replies to such documents.

You will need to notify any other insurer who has an interest in your property and provide Waggel with their full details.

## **What's not covered**

### **Legal Issues**

Any costs relating to defending you which we did not agree beforehand and confirm in writing and any legal liability that is insured by another policy.

If you are legally liable because of a contract you have entered into or a claim arising as a result of any deliberate act on your part or for any other act or omission which could reasonably have been foreseen as causing the loss, damage or injury.

Any fines, compensation and prosecution costs following your prosecution under the provisions of the Dogs Act 1871, Dogs (Protection of Livestock) Act 1953, Dangerous Dogs Act 1991 or Dangerous Dogs (Northern Ireland) Order 1991.

## ***Workplace, family and those employed by you***

We will not pay for any incident at your workplace, arising from or in any way connected with your pet being at your workplace.

We will not cover any legal or property damaged costs if the claimant is a person who lives with you, is employed by you, is responsible for or is looking after your property, and/or is a member of your immediate family (spouse, partner who has resided permanently with you for a period in excess of 2 years, civil partner, parent, sibling, son, daughter, or step child).

This also includes claims that involve your employment, trade, profession, occupation or business.

When using the professional services of a pet minder, dog walker, trainer or pet groomer or any other related service, it is your responsibility to make sure the person and/or business has the appropriate third-party liability insurance cover.

We will not pay out for claims should any person be handling your pet without your permission or consent.

## ***Aggressive tendencies and behavioural issues***

You will not be covered for anything related to any incident arising from signs of, or acts of vicious or aggressive tendencies by <Pet Name> where he/she has shown previous aggressive tendencies or has previously attacked, bitten or inflicted injury.

Any claim relating to any incident in respect of third party property damage, where <Pet Name> has a previous history of causing third party property damage; or where you have not followed advice given to you by previous owners of <Pet Name> or by any rehoming organization or a qualified behaviourist.

## ***Irresponsible pet ownership (Only applies for dogs)***

We will not be able to pay out for any claims if you have not taken the following precautionary steps when looking after <Pet Name>:

<Pet Name> is kept in a secure and appropriately fenced area and all reasonable steps have been taken to prevent escape or stray.

You must ensure that <Pet Name> is not in danger or endangering others when getting into a vehicle.

When walking <Pet Name> you must take reasonable steps to make sure that <Pet Name> is under your control such as putting on a lead and harness in good condition, especially when nearing a road.

## **Other**

Any claim where <Pet Name> is responsible for air, water or soil pollution unless you can prove the same took place as a direct consequence of an accident involving your pet.

Any claim for third party vet fees as a result of <Pet Name>'s interaction with other animals or worrying livestock. This includes incidents where <Pet Name> has bitten or injured another person's pet.

Any fines, penalties or breach of quarantine restrictions, or import or export regulations.

We do reserve the right to remove this cover in its entirety or place restricted cover in the event that we believe that cover should be withdrawn and/or restricted. In the event we withdraw or restrict this coverage there will be no amendment to the premium charged.

# Making a Claim

## **How to claim**

The quickest way to make a claim is through your online account, which can be accessed [here](#).

Should you want to do it the old fashion way, you can 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, EC2A 1NT, London, United Kingdom.

## **Claim process**

Once you have submitted your claim, a request for information will be sent to the vet for <Pet Name>'s medical records and invoice. Once Waggel has all the necessary information, your claim will then be processed by your Customer Champion.

To make the process as seamless as possible you will need to provide Waggel with any information and documents relating to the claim that have been asked for, and agree that Waggel has permission to ask the vet or therapist for any relevant information needed.

## **Claims within 14 days**

You will be unable to make a claim within 14 days from your original start date for claims that relate to Vet Fees, Loss, Straying and Death.

## **Payment of claims**

We will attempt to pay the vet directly, if we are unable to pay the vet for whatever reason, we will then make the payment to you.

## **Time limit of claim**

We will not pay out if a claim has not been submitted within 12 months from the treatment date.

## **Direct consequence**

We will only pay costs which are incurred as direct consequence of the event which led to the claim you are making under this policy.

# Cancellation

You can cancel your policy at any time.

We will refund your current monthly premium should you cancel within 14 days of the invoice date shown on your [payment schedule](#).

If you wish to cancel you can do this by logging into your account [here](#) and clicking the cancel button on the Insurance & Claims tab. You can also cancel by contacting your Customer Champion.

Should a claim occur before the policy is cancelled, including where such claim would lead to the policy being terminated, a refund of any premiums paid will not be due.

We reserve the right to cancel your policy at any time. We then have no further liability to you, but your rights up until the cancellation date remain unaffected.

# Complaints Procedure

If you are unhappy with the level of service you have received, please [click here](#) to go through our complaints procedure or write to us at **Waggel, WeWork, 131 Finsbury Pavement, EC2A 1NT, London, United Kingdom** or via email to [complaints@waggel.co.uk](mailto:complaints@waggel.co.uk) or by telephone on 01299 669955.

If you do not receive satisfaction through our internal procedures, and we have issued you with a final response letter, you have the right to refer your complaint to the Financial Ombudsman Service, free of charge – but you must do so within six months of the date of this letter.

If you do not refer your complaint in time, the Ombudsman will not have our permission to consider your complaint and will only be able to do so in very limited circumstances. For example, if it believes that the delay was due to exceptional circumstances.

For more information please refer to the guide 'Your Complaint and the Ombudsman' which is available [here](#).

The contact details of the Financial Ombudsman Service are as follows:

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

Website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

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

Phone: **0800 023 4567** or **0300 123 9123**

# General Legal Stuff

## **Who does what?**

Your policy is underwritten by Red Sands Insurance Company (Europe) Limited who are registered in Gibraltar Reg. 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 Commission and is subject to limited regulation by the Financial Conduct Authority and 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 Limited is the policy administrator and will assist you with anything involving your policy. You can see all of Waggel's details [here](#). You can find out about how we protect your privacy [here](#) and all of our regulatory details [here](#).

## **Pet ownership**

This policy is only valid within the United Kingdom or Guernsey, which means that you and <Pet Name> must be living in the United Kingdom or Guernsey.

Please let Waggel know if <Pet Name> is ever given to somebody else. Your cover will stop immediately if ownership is transferred to another person.

## **Dogs for trade & profession**

This policy does not cover any claims for any pets who are used or trained for purposes other than as a domestic or household pet and would be used for or in connection with a trade, breeding, business, commercial or working purposes.

This includes any dogs used as gundogs, or used for or in connection with shooting, pointing, field work or for the purposes of hunting of any kind.

## ***Fraud, misstated, omitted or concealed information***

We will not pay a claim that is in any way untrue or fraudulent, or arises from a malicious, wilful or criminal act on the part of any person.

We reserve the right to cancel or void this policy and to retain the premium where we believe you have deliberately or recklessly misstated, omitted or concealed a fact we consider important to the risk either when taking out a policy for the first time or renewing it.

## ***Premium payments***

If we are unable to obtain your payment, we will let you know and try again to collect the premium due. If we are still unable to obtain payment after 28 days, we will cancel your policy from the date when the payment was last received.

We shall not be liable where we have not received the correct premium before the start of each policy period.

## ***Renewal***

Your policy is in force for 12 months providing you continue to pay your premium. Every 12 months your policy will renew automatically unless you instruct us to cancel your policy.

Waggel will contact you by email 30 days before your renewal date with the full details of your premium, contributions, policy coverage and Terms and Conditions for the next policy year.

When inviting renewal of this policy, we may change the cover, benefits, premium, terms and/or conditions for valid reasons as we deem appropriate, taking into consideration, but not limited to <Pet Name>'s age, medical and/or claims history. As an example, your premium may increase at renewal over the lifetime of your policy due to such factors as age, medical and/or claims history.

## **Major incidents**

This policy does not cover any loss, injury, damage, illness, death or legal liability directly or indirectly caused by, happening through, in consequence of or contributed to by an epidemic, pandemic or other such health warning, and declared as such by the Ministry of Health, The Department for Health and Social Care, a chief veterinary officer, Defra and/or the World Health Organisation. This also includes anything arising from any fear or threat (whether actual or perceived) of such epidemic or pandemic being declared or occurring and any action taking in controlling, preventing, suppressing or in any way relating to any outbreak of such epidemic or pandemic.

This policy does not cover any claims arising as a result of Act of Parliament, by law or central or local government regulation and any loss as a result of an act of force or violence for religious, ideological or political reasons, war, riot, civil commotion, revolution or similar event including any act of terrorism of any kind.

## **Other insurance provided**

This policy does not cover any legal liability that is insured by another policy. If at the time of any incident which results in a claim under this policy there is another insurance covering the same injury, illness, bodily injury, death, loss, theft, straying, damage, destruction, expense or liability we will not pay more than our proportional share.

## **Claims incurred after your end date**

We will not cover any claims incurred after your policy ends which includes: <Pet Name> dying, being lost or stolen, your policy expires, you fail to renew your policy, we choose not to renew this policy for whatever reason, your premiums are not up to date and/or from the date either of us cancel this policy.

## **Excluded Dogs/Cats**

We are unable to cover any dogs or crossbreeds of those dogs as outlined in the Dangerous Dogs Act 1991, and they are specifically excluded from cover under any section of this policy. (Only applies for dogs)

There are other breeds that we are unable to provide coverage for and you can see the entire list [here](#).