

The complaint

Mrs V is unhappy ManyPets Ltd didn't send her vouchers she was entitled to following the renewal of her pet insurance policy in December 2022.

What happened

Mrs V renewed her policy with ManyPets in December 2022. I understand as a reward for renewing she should have received £30 in vouchers. As Mrs V hadn't received her vouchers she contacted ManyPets.

Around the same time she made a claim for a condition affecting her pet. Although the claim was agreed by her insurer, sadly her pet subsequently had to be put to sleep. Mrs V continued to contact ManyPets to try and obtain her vouchers and made clear how unhappy she was at having to pursue this issue at a difficult time. She was also unhappy ManyPets continued to ask for the name of her pet during calls as part of its security questions which she found distressing.

In response to her complaint ManyPets said the voucher should have been sent by 21 March 2023. It accepted Mrs V hadn't been given clear information about this when she called and in any case the voucher hadn't been correctly applied when her policy renewed. It also accepted there had been other customer service issues and it would have been better to leave notes on Mrs V's file to ensure alternative security questions were asked when she called. ManyPets said it would ensure the voucher was now sent and it would send a further voucher to the value of £40 to her.

Our investigator agreed Mrs V hadn't received the service she should have expected from ManyPets. And taking into account that this was a particularly difficult time for her she thought it should pay £100 in recognition of the distress and inconvenience she was caused.

Mrs V didn't think that was enough to recognise the impact of everything ManyPets had got wrong. ManyPets agreed to increase the compensation to £140. Mrs V thought it should pay £200. So I need to reach a final decision.

What I've decided – and why

I've considered all the available evidence and arguments to decide what's fair and reasonable in the circumstances of this complaint.

I understand Mrs V's voucher should have been emailed to her four weeks after her policy had been active for 45 days. I don't think it's in dispute she wasn't given clear information about that when she first contacted ManyPets. And, as the voucher hadn't been correctly applied to her account, it wouldn't have been sent to that timeframe in any case.

I appreciate that led Mrs V to make repeated calls to ManyPets to try and resolve the issue. I also recognise this was at a time when she was dealing with a condition affecting her pet (which sadly meant he later had to be put to sleep). I don't doubt that will have been

distressing for her. I agree it would have avoided further upset if ManyPets had taken steps to ensure Mrs V was asked different security questions after her pet had been put to sleep.

I've gone on to think about what ManyPets should do to put things right. I appreciate Mrs V thinks it should pay her £200. But the focus of her response is on what ManyPets got wrong rather than the impact on her. And it's that which I need to consider. I do accept this was a particularly distressing time for Mrs V but the loss of her pet would of course have been extremely upsetting regardless of anything ManyPets got wrong. I appreciate its failings are likely to have exacerbated her distress but taking everything into account I think the £140 it's now agreed to pay (plus the voucher it's already sent her) does enough to put things right.

My final decision

I've decided to uphold this complaint. ManyPets Ltd will need to pay Mrs V £140. Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs V to accept or reject my decision before 27 September 2023.

James Park
Ombudsman