

The complaint

Mr S complains about the way Royal & Sun Alliance Insurance Limited (“RSA”) dealt with claims on his pet insurance policy.

What happened

Mr S made a number of claims for treatment costs for his pet dog between December 2022 and March 2023. He complained that there were delays by RSA in dealing with these and that an excess had been deducted from a claim when it shouldn’t have been..

RSA agreed the excess should not have been deducted and refunded that. It also acknowledged there had been a delay in processing one claim and paid compensation of £30 for this.

Our investigator said RSA had taken appropriate steps to put things right and didn’t need to do any more.

Mr S doesn’t agree. So I need to make a 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.

The relevant industry rules and guidance say insurers must deal with claims promptly and fairly; provide reasonable guidance to help a policyholder make a claim and appropriate information on its progress; and not unreasonably reject a claim. They should settle claims promptly once settlement terms are agreed.

Mr S made claims for treatment costs for a condition that was covered by the policy. RSA has provided details of the payments and with one exception, these were processed within about a week, which is a reasonable time.

There was one claim submitted in December 2022 that wasn’t processed. Mr S submitted it again later that month and called to chase this on 6 January 2023, at which point it was dealt with. So there was a short delay. I appreciate that would have been frustrating for Mr S. But RSA acknowledged this and paid compensation of £30. Taking into account the length of the delay I think that was fair.

RSA also agreed it had deducted an excess payment in error and refunded that to Mr S. So again, while there was an error, it was put right.

Mr S’ pet was very unwell and he’s explained how difficult things were for him at the time. He’s made other complaints which we’ve dealt with separately. In this complaint I can only consider the circumstances around these payments and for the reasons I’ve given, I don’t think RSA needs to do anything further in relation to this.

My final decision

My decision is that I don't uphold the complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr S to accept or reject my decision before 19 April 2024.

Peter Whiteley
Ombudsman