

## **The complaint**

Mr B has complained that Great Lakes Insurance UK Limited imposed an unfair condition to remove an exclusion from his pet insurance policy.

## **What happened**

Mr B took out a pet insurance policy with Great Lakes in January 2023 to cover his cat. The policy covered his cat for the cat's lifetime provided the policy was renewed every year.

Before taking out the policy he told Great Lakes his cat had been treated for a condition called "blocked cat" and diarrhoea. Great Lakes said it wouldn't cover those conditions.

In December 2023 Mr B contacted Great Lakes to discuss his renewal quote. He understood why the condition of blocked cat was excluded but asked why the condition of diarrhoea was still excluded. Great Lakes said that a full medical rescreen would be needed for it to remove the exclusion of a declared condition.

Mr B didn't think this was fair as it hadn't been made clear in the policy terms and conditions. He thought it was reasonable to infer from the references in the policy to "24 months" that an exclusion would be removed from the policy if the cat had had no symptoms of the relevant condition in the 24 months before renewal.

He referred his complaint to this service. Our Investigator didn't recommend that the complaint be upheld. She didn't think Great Lakes had treated Mr B unfairly.

As Mr B didn't agree, the matter has been referred to me.

## **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.

Lifetime policies, like the one Mr B took out, tend to be comprehensive in cover. Their key selling point is that they will cover pets for any ongoing medical conditions they might develop after the policy has been taken out provided the policyholder continues to pay the premium. But they don't usually cover conditions which the pet had before the policy started.

I think the key point in this complaint is that Great Lakes is entitled to decide the risks which it is prepared to cover when offering the policy and we don't usually interfere with that. It decided it didn't want to take on the risks of blocked cat or diarrhoea for Mr B's cat, so these conditions were excluded from cover. Mr B knew that when he took out the policy.

Removal of an exclusion isn't something that Great Lakes promised Mr B. Broadly speaking, the policy defines a pre-existing condition as one which the pet has suffered from or been treated for in the 24 months before the policy started. I don't think Mr B was entitled to infer from that that the exclusion could be lifted after the pet had been symptom-free for 24 months. I think it was reasonable for Great Lakes to say that it would only remove an

exclusion after 24 months of the pet being symptom-free if a full medical rescreen confirmed that there was no longer any need for the exclusion.

So long as the insurer fairly applies its criteria to all policyholders, we wouldn't usually say it has done anything wrong. I'm satisfied that Great Lakes has treated Mr B the same as it would any other policyholder in a similar situation. So I'm not persuaded Great Lakes has treated Mr B unfairly or unreasonably.

### **My final decision**

For the reasons set out above, I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr B to accept or reject my decision before 4 October 2024.

Elizabeth Grant  
**Ombudsman**