

## **The complaint**

Miss B complains about delays by U K Insurance Limited trading as Direct Line (“UKI”) dealing with a claim on her pet insurance policy.

## **What happened**

Miss B made a claim on her policy on 26 October 2023 after her dog became ill. Her vet sent a letter to UKI advising her dog had been diagnosed with a serious medical condition.

UKI initially declined the claim, saying this condition was not found in the UK. Miss B’s dog came from abroad and UKI said it was likely he had the condition when she bought him. So it was already present when she took out her policy, and the policy doesn’t cover pre-existing conditions.

Miss B disputed this and said the condition could be found in the UK. UKI agreed to request further evidence from the vets and explained to Miss B what information would be needed. She provided some evidence on 23 November 2023 and the vets provided further information on 27 November.

UKI accepted the claim on 4 December 2023. It said the treatment costs Miss B had claimed for already would be paid and it would cover ongoing costs. Very sadly, however, Miss B then advised UKI that her dog had died. She complained about the delays in dealing with the claim.

In its final response to the complaint UKI accepted the claim could have been dealt with more quickly and further investigation carried out to obtain the relevant records before making the initial decision - this did not happen and so there was a delay. Compensation of £200 was paid to Miss B.

The policy includes cover for death and UKI also made a payment for the purchase price of Miss B’s dog.

When Miss B referred the complaint to this Service, our investigator said UKI wasn’t responsible for the death of Miss B’s dog, but the situation had been very upsetting and she didn’t think £200 was enough to reflect the impact of the delays. She thought a sum of £350 would be fair and asked UKI to pay another £150.

UKI initially questioned this but after further consideration accepted the recommendation.

Miss B does not think this sum is enough. She’s explained how difficult it was for her and her family to deal with the situation; they lost their pet dog and she says this is due to UKI’s actions. She is seeking a much more substantial payment.

## **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.

UKI has accepted there was some delay dealing with Miss B's claim, so that's not in dispute. It has also accepted the investigator's recommendation that it make a further payment of £150. Miss B doesn't agree that's enough. So I need to decide whether that's a fair amount of compensation.

Miss B has explained how upsetting it was to lose her dog and I appreciate how distressing this was for her and her family. Although she has said UKI is responsible for this, the veterinary advice given to her at the time was that the chances of her dog surviving, even with all effective treatment, were extremely low – less than 5%. So I wouldn't be able to say that, if the claim had been dealt with more quickly, it's likely the outcome would have been different or that UKI is responsible for the sad death of her pet.

What I can say is that the way the claim was dealt with made an already difficult situation even worse and added to the distress Miss B suffered. If UKI had responded more quickly and advised Miss B straight away what information was needed, things could have been dealt with sooner.

This would have avoided Miss B being put to more trouble at a time when she was dealing with her dog being extremely ill. She was doing what she could to prevent him suffering and felt UKI was not helping. I think £350 is a reasonable amount to acknowledge the additional distress caused to her. So I agree UKI should make a further payment of £150.

### **My final decision**

I uphold the complaint and direct U K Insurance Limited trading as Direct Line to pay compensation of £150 to Miss B.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss B to accept or reject my decision before 9 October 2024.

Peter Whiteley  
**Ombudsman**