

The complaint

Mr T is unhappy with the way Pet Protect Ltd (Pet Protect”) administered the renewal of his pet insurance policy.

What happened

Both parties are aware of the details of the complaint, so I won’t repeat them in full again here. Instead, I’ll focus on providing my reasons for my decision.

In summary Mr T is unhappy that Pet Protect sends a renewal confirmation to policyholders two weeks before their policy is due to automatically renew. He wants Pet Protect to be directed to stop doing this.

An Investigator looked into Mr T’s complaint but didn’t think it should be upheld. Mr T disagreed and asked for an Ombudsman to review the complaint. Mr T has said that he thinks Pet Protect is deliberately misleading customers by sending renewal confirmations early. He thinks Pet Protect is doing so to stop policyholders looking elsewhere for a better deal.

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.

Having done so I agree with the conclusion reached by the investigator for the following reasons:

- The outcome Mr T seeks is for Pet Protect to be directed to stop sending renewal confirmation letters/emails until after a policy is renewed. My remit doesn’t allow me to interfere in the day to day running of a financial business. So, I wouldn’t be able to make the direction Mr T seeks. I can however look to see if I think he’s been treated fairly and in line with any other customer in the same circumstances.
- If Mr T has a general concern about how Pet Protect operates then this may be something he wishes to bring to the attention of the regulator of the industry.
- Pet Protect has explained that it sends the confirmation early to avoid any problems with renewal. It explains the renewal date of the policy stays the same and a policyholder’s ability to cancel the policy isn’t impacted. In my mind this is a reasonable explanation.
- Mr T’s policy was set up on an automatic renewal basis so I don’t think it is unreasonable for Pet Protect to assume that the policy will renew and for documentation to be sent in advance of this.
- I can see that in the years Mr T has had the policy, the renewal invites and confirmations have all been sent in advance of the renewal. So, he has been treated the same as any other policyholder in the renewal process.

- Looking at the renewal invite which is sent before the confirmation, I can see this sets out the policy offered for the new year and includes the required warning about the ability to shop around for a better priced policy and a reminder that pet insurance policies don't usually cover preexisting conditions. It also explains the policy is set to automatically renew and cancellation options. So, I think, if someone was unhappy with the price they had been quoted or anything about the cover, they would be aware of their options and right to cancel at that point. The later policy confirmation letter doesn't change that position.
- Mr T has confirmed he was exploring the market prior to getting the renewal confirmation as he was unhappy with the price Pet Protect quoted for the new policy year. I appreciate the wording of the letter, thanking him for renewing the policy caused him some momentary confusion and concern however I can see he was able to cancel the policy in the normal way without issue.

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

My final decision

My final decision is that I do not uphold Mr T's complaint against Pet Protect Ltd.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr T to accept or reject my decision before 23 April 2025.

Alison Gore
Ombudsman