

The complaint

Mr S complains about the way Great Lakes Insurance UK Limited ("Great Lakes") handled a claim made on his pet insurance policy.

Any reference to Great Lakes includes the actions of its agents.

What happened

The circumstances of this complaint are well known to both parties, and as the Investigator detailed what happened in their view, I won't repeat events here. Instead, I'll focus on the reason for my 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; support a policyholder to make a claim; and not unreasonably reject a claim.

Great Lakes accepted Mr S' claim for dental treatment his dog, "Y", received for a tooth extraction. It settled the majority of the veterinary bill. But it deducted costs for a scale and polish and the time spent under general anaesthesia ("GA") specifically for this. It said the policy didn't cover "*cleaning and descaling of teeth*".

Mr S thought this was unfair and so, complained. Whilst the complaint has been with us, Great Lakes has since covered these costs. But Mr S remains unhappy, saying it shouldn't have deducted these costs in the first place, and the general poor handling of the claim has caused him trouble and upset.

After carrying out what I consider to be reasonable validation checks – including asking information about Y's breed and medical history (because there was a gap in Y's dental history) - Great Lakes issued a settlement payment. I note this was approximately two weeks after receiving the claim. I find the actions and time taken by Great Lakes to get to this point to be reasonable. And was within the timeframes it had advised Mr S.

The settlement email explained what costs had been deducted and referred Mr S to his policy's terms and conditions. Arguably, Great Lakes could have provided more detail by signposting Mr S to the specific exclusion it was relying on. But it did state the scale and polish and time spent under GA costs had been deducted. And in any event, the final response, which was provided seven days later, explained the exclusion being relied upon. So, whilst I recognise this clarification came about following Mr S' raising concerns, Great Lakes, did, within a short period of time confirm what it considered the relevant exclusion to be.

Mr S says Great Lakes caused delays by unfairly deducting the cleaning (and associated GA costs for this particular aspect of treatment) when the claim was first reviewed. From what

I've seen, the policy terms do exclude cleaning and descaling of teeth. The policy says, "We don't cover - *Any routine and/or preventative treatments: [...] Cleaning and descaling of teeth*".

However, the claim notes show that in early March 2025, the claims team was given underwriting guidance that a change had occurred, and that a scale and polish could now be covered if it had been done as part of treatment. This, together with the outstanding amount being paid, was communicated to Mr S on the same day.

Based on what I've seen, I'm not persuaded Great Lakes initial review of the claim was wrong based on the policy terms at that time. But even if I was persuaded Great Lakes had unfairly settled the claim first time around, I'm not persuaded the impact of this means compensation is necessary.

I say this because whilst I don't doubt there's been frustration on Mr S' part, I have to keep in mind: the time taken and questions asked to validate the claim weren't unreasonable; any uncertainty about what policy term was being relied upon to deduct costs was clarified shortly after in the final response; the claim was fully settled within approximately six weeks of it first being logged. And whilst Mr S has raised concerns about how Great Lakes handled his complaint, I haven't seen anything to persuade me its service fell short in this respect.

I appreciate my decision will disappoint Mr S, but for the reasons set out above, I'm not upholding this complaint.

My final decision

My final decision is I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr S to accept or reject my decision before 7 May 2025.

Nicola Beakhust
Ombudsman