

## **The complaint**

Mr D complains about the way Admiral Insurance (Gibraltar) Limited dealt with a request for pre-authorisation of treatment costs on his pet insurance policy.

## **What happened**

Mr D took his dog to the vet when he suddenly became ill. He called Admiral to say an MRI scan was needed and asked Admiral to authorise the cost of this in advance. Admiral said it would need information from him and from the vet to consider the pre-authorisation request.

Later the same day, Mr D contacted Admiral to say he had emailed the information it needed and asked if this had been received. He was told the information hadn't yet been received, and it could take some time to show on the claim file.

Mr D called again the following day and was told the information still wasn't showing on the claim file. He called again later that day and the call handler told him they had now received his email but not the information needed from the vet.

Admiral accepted the pre-authorisation request the following day and sent an email to Mr D confirming this but by the time he received this, his dog had sadly passed away.

Mr D complained about the delays dealing with his request, and the poor service he had received.

In its response to the complaint, Admiral said it accepted Mr D's concerns about the service provided – it could have expedited the assessment, and when it was accepted, he should have been told by phone, not by email. Admiral paid £500 for the distress and inconvenience caused.

Mr D wasn't happy with this and referred the complaint to this Service, but our investigator said the compensation paid was fair.

Mr D disagrees and has requested an ombudsman's 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.

Mr D's dog suddenly became very ill and sadly died before Admiral had agreed to authorise the cost of an MRI scan. This was an extremely difficult situation for him, but I think the compensation Admiral paid for the poor service it provided was fair. I'll explain how I've come to this conclusion.

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.

When deciding whether a claim has been dealt with fairly, the starting point is the policy terms, as these set out the basis of the insurance contract agreed between Mr D and Admiral.

The policy terms set out how a claim for treatment costs should be made. The process is for the policyholder to arrange the treatment and then claim the costs back. There's nothing in the policy terms requiring Admiral to authorise treatment costs in advance. Admiral did, however, say it would consider Mr D's request.

Admiral agreed to pre-authorise the costs two days after Mr D made his request. So there was no substantial delay and in normal circumstances that would have been reasonable. But Mr D made it clear the situation was urgent.

Mr D was told the clinical notes would need to be reviewed and it could take up to 72 hours to confirm the pre-authorisation. After further calls from Mr D the day after he made his request, Admiral agreed to try and deal with it that day.

In another call that day, Admiral explained to Mr D it had received the clinical notes but not the costs estimate. The call handler asked him to email it again to her email address while they were speaking, which Mr D did, and his email was received. He was promised he would get a call the next day.

However, although the pre-authorisation was agreed the next day, Mr D didn't get a call. Instead, he was sent an email. By this time, sadly his dog had died.

Admiral has acknowledged that Mr D stressed the urgency of the situation and he didn't get a call back when he should have – indeed, if someone had called as promised they would have known his dog had died and would not have sent the pre-authorisation email.

So there were some failings and Mr D didn't get the level of service he would reasonably have expected. But there was no obligation on Admiral to pre-authorise the costs. And it would have taken some time to deal with it in any event, given that information was needed from the vet, which then had to be reviewed.

Mr D has said he couldn't have found the funds to pay for the scan himself, which is why he had the insurance in place and why he needed the costs to be authorised in advance. However, a pre-authorisation is based on the information provided; the policyholder would still need to submit a claim with the full clinical history, which would need to be reviewed before any payment is made. So a pre-authorisation doesn't necessarily guarantee that a claim will be paid. In addition, even if Admiral had dealt with the request a day earlier, I can't say if having the MRI scan done would have led to his dog being successfully treated for what was clearly a very serious illness.

What I can say is that the situation was very distressing for Mr D, and the way Admiral dealt with things made it even more upsetting.

I've thought about the impact of this and, in the circumstances, I think the compensation paid of £500 was reasonable, to reflect the additional distress caused to Mr D at a time that was already very distressing for him. So I don't think Admiral needs to do anything further.

### **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 D to accept or

reject my decision before 30 October 2025.

Peter Whiteley  
**Ombudsman**