

The complaint

Mr G complains that Casualty & General Insurance Company (Europe) Ltd (“C&G”) sent him inconsistent information about his direct debit payment date for a pet insurance policy he didn’t want to renew.

Where I refer to C&G, this includes the actions of its agents and claims handlers for which it takes responsibility.

What happened

The detailed background to this complaint is well known to both parties, so I’ll only summarise the key events here.

Mr G tells us that, in November 2024, he received an email on behalf of C&G explaining the monthly payments for his pet insurance policy would cease on 8 November 2024. He subsequently received two emails on 4 December 2024; the first advising that a payment would be taken on 9 December 2024, and the second advising that a subscription had been set up for the 7th of the month, starting in January 2025.

This caused Mr G some confusion, especially as he’d already told C&G he wouldn’t be renewing, so he raised a complaint. He says C&G has been unwilling to acknowledge or address his concerns. So, he’s escalated the matter to our Service.

C&G says it has been trying to obtain a copy of the emails from Mr G so that it can look into things, but these haven’t been forthcoming. Our Investigator has now provided C&G with the emails, and it has explained that:

- Mr G’s 12-month pet insurance policy came to an end in November 2024, which is why he received an email to say payments would cease.
- The following emails relate to the policy renewal. When a new policy year starts, the payments are set up via an 11-month-long subscription, which means the first payment will be a one-off, and then 11 consecutive payments will follow thereafter.

C&G has also confirmed that, whilst Mr G had said he didn’t want to renew his policy, he hadn’t taken the necessary steps to do so. It says Mr G was provided with instructions on how to opt out of the renewal via the self-serve portal and given the option to cancel over the phone if security details were provided, but Mr G refused to do either. So the policy renewal went ahead.

Our Investigator has shared this information with Mr G, but he remains unhappy. He says C&G should’ve obtained the emails from the company which sent them, and he’s concerned his data has been shared with a third party without his consent. He’s asked that his complaint is escalated to an Ombudsman.

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.

At the outset, I must be clear that I only have the remit to consider a complaint which the business has first had the opportunity to look into. The complaint Mr G raised to C&G – and which was escalated to our Service – is that C&G sent emails with two different direct debit dates. This is the complaint I've considered.

If Mr G wishes to raise a complaint about how his data has been handled by C&G, he'll need to raise this complaint to C&G in the first instance. And he can escalate it to our Service once he receives C&G's final response letter – or if eight weeks passes without one – should he remain dissatisfied. I won't be considering this complaint here.

I can understand why Mr G was concerned when he received two emails from C&G giving him two separate payment dates for a policy he'd already said he wanted to cancel. But from the information provided, it's clear Mr G hadn't taken the required steps to opt out of the policy renewal, so I think he could have reasonably expected that payments would continue for the new policy year.

Whilst the two emails sent on 4 December 2024 gave two different payment dates, I'm satisfied there was enough information in the emails for Mr G to understand that the first payment would be taken on 9 December 2024 and the following 11 payments would happen on the 7th of each month, starting in January. This is consistent with the fact that it's a 12-month policy. And I imagine it's a similar process to what Mr G would've experienced when he took the policy out the previous year.

In any event, if Mr G was confused by the emails, he only needed to ask C&G for clarification. I can't see that he did so. Rather, he raised a complaint. And when C&G asked for the emails he was referring to, Mr G refused to provide them.

Whilst I appreciate Mr G's strength of feeling regarding this complaint, I'm not persuaded that C&G has done anything wrong or unfair here. Mr G was told how to cancel his policy, and when he didn't do so, the renewal went ahead and details of when payments would be taken were provided. Mr G now has an explanation as to why there were two separate dates which I hope alleviates any confusion he was caused.

My final decision

For the reasons I've explained, I don't uphold this complaint.

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

Sheryl Sibley
Ombudsman