

The complaint

Ms W's complaint is about the service she received from HDI Global Speciality SE ('HDI') as underwriters of her pet insurance policy in respect of a claim she made.

Ms W says HDI treated her unfairly and wants them to be accountable for their mistakes.

What happened

The background of this complaint is well known to both parties, so I won't repeat it here. In summary it concerns the issues set out in HDI's final response letter of 15 October 2024 and some further issues that occurred thereafter. Instead, I will focus on the crux of Ms W's complaint, namely whether HDI did something wrong and if so, what they need to do to put things right. I won't however be addressing any further complaints Ms W has made about HDI which are being considered separately by this Service.

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 don't uphold Ms W's complaint for the same reasons set out by our investigator. Before I explain why I wish to acknowledge Ms W's strength of feeling about her complaint and her submissions about it. I have read and understood everything she's said but I won't be addressing it all. That's not intended to be disrespectful. Rather it's representative of the informal nature of the Financial Ombudsman Service.

In this complaint, HDI have accepted they did several things wrong when dealing with Ms W's claim. In particular, they've acknowledged that they gave her incorrect information about everything being on file when it wasn't, to allow them to assess her claim; they didn't explain things clearly to Ms W and they didn't properly take into consideration her mental and financial needs. HDI also acknowledged that call backs from Ms W weren't actioned as required and generally communication had been poor on their part.

HDI also accepted that it wasn't made clear to Ms W that excesses and co-payments would apply to claims within the 2024/2025 policy year as her renewal invitation hadn't been received by her.

Overall HDI offered a total of £350 in compensation in recognition of the poor service they'd provided Ms W with. Given HDI accept that the service they provided and the way in which they handled Ms W's claim was poor, the issue for me to decide is whether the amount they've offered Ms W goes far enough to compensate her the impact this has had on her. I say so because I've not seen any additional complaint points from Ms W that HDI has not accepted.

I've considered Ms W's vulnerabilities and the fact that HDI were aware of this. I've also thought about the impact she's said their handling of her claim has had on her health. Taking all of this into account I think the amount HDI have offered Ms W is fair. I say so

because I think it adequately reflects what we'd expect a business to do to put things right in similar circumstances. When reaching this conclusion, I have also noted that HDI were not responsible for all of the delays in dealing with her claim. From what I've seen HDI did try to obtain the information they needed to assess the claim from her vet various times but encountered several delays in doing so. And although I understand Ms W felt very distressed by HDI's actions I can't say the communications they had with her were rude in nature, though I accept they were at times misleading and unclear. I appreciate she felt they were when she was told that HDI couldn't fully prioritise her claim over others, but in context I can understand why this was explained to her. Ultimately Ms W's claim was as important as claims made by other customers and it's not for us to determine the wording HDI should have used to explain that to her.

As the investigator explained, it isn't our role to punish businesses for anything they've done wrong. Rather we're here to determine whether they've done something wrong and if so set out what they need to do to put things right. I think that in this case HDI have put things right by offering the level of compensation they have. I say so because the amount accords with the amounts we would direct in similar circumstances. They've also said they've taken on board Ms W's feedback about their processes and how to implement reasonable adjustments, which is the approach I would expect them to take.

I appreciate Ms W will find my decision disappointing but for the reasons I've set out, I think HDI have acted fairly here in how they've addressed the problems complained of by her. If she hasn't accepted the offers made to her already and wishes to do so, Ms W should contact HDI accordingly.

My final decision

For the reasons set out above, I don't uphold Ms W's complaint against HDI Global Specialty SE.

Under the rules of the Financial Ombudsman Service, I'm required to ask Ms W to accept or reject my decision before 12 September 2025.

Lale Hussein-Venn
Ombudsman