

The complaint

Mrs B's complaint is about a pre-authorisation request she made on her Red Sands Insurance Company (Europe) Limited ('Red Sands') pet insurance policy for treatment for her pet, which was declined.

Mrs B says Red Sands treated her unfairly.

What happened

The details of this complaint are well known to both parties, so I won't repeat them again here. Instead, I'll focus on giving my reasons 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.

Having done so I don't uphold Mrs B's complaint. I agree with the conclusions reached by the investigator for these reasons:

- Mrs B sought pre-authorisation for a claim for treatment to her pet relating to a cracked tooth which occurred as a result of injury. The starting point is the policy terms. They exclude cover for *“any dental or gum treatments or conditions, including epulis or complications which are caused by, or related to any dental illness. This includes the cost of any tests that lead to a dental or gum problem being diagnosed.”* I agree with Mrs B that this term could have been worded better because it could be read to suggest the exclusion relates to dental treatments related to dental illness only. But that doesn't take into account the word *“including”* and when looking at the whole term I read that to encompass dental illness rather than relate to it on a standalone basis. So, whilst I accept that the policy is silent on the question of dental treatments related to injury, I think the wording does encompass a full exclusion in relation to dental treatments but goes on to qualify some examples of where that would apply, which are not necessarily exhaustive.
- When considering the wording of the policy and the fact that on a standalone basis, it could cause some confusion, I've also looked at what information Mrs B was given when she took the policy out. The Insurance Product Information Document (IPID) which contains the key information on cover states *“What is NOT insured? Any dental or gum treatment, including root canal treatment and epulis, as well as any investigation costs leading up to a dental diagnosis”* which I think is clear enough on the question of cover for dental treatments. So, I don't think she was misled about cover when she took out the policy. The IPID is usually the best source of information for customers about the type of cover they are buying as it contains a summary of the main aspects of the cover being purchased. So, although I agree that the policy terms could have been worded better, I think that the IPID gave Mrs D the information she needed to fully understand that dental treatment generally wasn't covered in the policy she took out.

- Mrs B has made submissions about what Red Sand's website says about cover and the insurance cover offered by other pet insurers. We wouldn't expect a consumer to rely on information about different policies Red Sands might offer when taking out cover by referring to that insurer's website. Rather, our expectation is that a consumer would reasonably rely on the information they were given about the policy they were buying it. The IPID and the policy terms are therefore the relevant documents here. And although the latter could be clearer, it does in my view exclude dental treatment generally and the IPID clarifies the position. I appreciate that different insurers offer different levels of cover but that's not the cover that Mrs B purchased. Given the IPID was clear enough about this and there is no other section in the policy that might provide cover for dental treatments at all, I don't think Red Sands were wrong to decline the pre-authorisation Mrs B requested in this case.

My final decision

For the reasons set out above, I don't uphold Mrs B's complaint against Red Sands Insurance Company (Europe) Limited.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs B to accept or reject my decision before 15 October 2025.

Lale Hussein-Venn
Ombudsman