

The complaint

Mrs D complains that Wakam maintained its decision to decline a claim under her pet insurance policy despite further veterinary evidence being provided.

Where I refer to Wakam, 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.

- Mrs D holds a pet insurance policy for her dog, which is underwritten by Wakam. This has been effective since March 2021.
- In July 2024, Mrs D made the difficult decision to put her dog to sleep. She made a claim under her policy for the vet fees associated with the euthanasia.
- Wakam declined the claim on the basis the policy excludes euthanasia costs where the pet is put to sleep due to behaviour issues or aggressive behaviour.
- Mrs D raised a complaint which she brought to our Service. She said her dog was put to sleep due to anxiety and chronic pain issues.
- Our Investigator looked into Mrs D's complaint, but didn't uphold it. He was satisfied that, based on the veterinary evidence available at the time, it was fair for Wakam to conclude the decision to put the dog to sleep was as a result of behaviour issues and aggression. The complaint was closed.
- Mrs D sought further evidence from her vet which she provided to Wakam. It reconsidered the claim but concluded that there was nothing new in the information provided. It maintained its rejection of the claim.
- Mrs D has brought a new complaint to our Service as she's unhappy that Wakam hasn't changed the outcome of her claim in light of the new evidence. But our Investigator didn't uphold it. He was satisfied Wakam had applied the policy exclusion correctly and hadn't treated Mrs D unfairly.

As Mrs D didn't agree with our Investigator, the complaint has been passed to me to decide.

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.

I'd like to reassure all parties to the complaint that whilst I may have condensed what they've told us in far less detail and in my own words, I've read and considered all submissions. But I

won't comment in detail on every single point that has been made. Instead, I'll focus on the key points that are relevant to the outcome I've reached. That's in line with our remit, which is to resolve complaints promptly and with minimal formality.

To be clear, the scope of my decision is whether it was fair for Wakam to maintain its decision to decline Mrs D's claim following new material evidence. I cannot comment on Wakam's original decision to decline the claim as that complaint has closed.

The relevant terms of Mrs D's policy say:

"3.2 Farewell

This cover helps with costs if your pet passes away or has to be put to sleep.

Things we don't cover under this section:

- *Any costs if your pet is put to sleep due to behaviour issues or aggressive behaviour."*

Wakam relies on the clinical history which shows that Mrs D's dog had a history of behavioural issues and showed aggression. And this led to the decision to put the dog to sleep. In summary:

- The vet's note in February 2023 says the dog was seeing a behaviourist and they wanted to rule out any medical reasons for the changes in behaviour, namely that she'd bitten Mrs D's other dog and was growling at other dogs at home.
- Mrs D spayed her dog in order to improve the behaviour and calm her down. She also put her on medication for behaviour to help manage things.
- In March 2024, the vet notes say the dog *"went for other dog in house"*.
- In July 2024, the vet notes say the dog has attacked Mrs D's two other dogs and she'd struggled to calm her down afterwards. It says Mrs D had requested to put the dog to sleep due to poor quality of life. And that she couldn't be *"rehomed due to some aggression towards other owner"*.

Mrs D has now provided a statement from one of the treating vets. In summary, they say:

- The dog suffered from chronic pain and had been on various pain medication. In addition, she suffered from flare ups of allergies. This compromised her quality of life.
- The combination of chronic discomfort and pain was affecting her behaviour.
- A change in circumstances in Mrs D's home saw a further decline in the dog's behaviour. And this caused her anxiety to get worse.
- Whilst the clinical notes say the dog attacked other dogs in the home, it doesn't say they were bitten. The other dogs weren't taken to the vet as a result of these attacks.
- The decision to euthanise was *"the most sensible outcome because [the dog] was suffering stress, pain, and discomfort too much and was not having an adequate level in the quality of her life"*.

This statement didn't alter Wakam's decision on Mrs D's claim. And I can understand why.

I say this because, firstly, the letter isn't on headed paper and it's not signed. I haven't seen a covering email from the veterinary practice's email address either. So there's nothing to satisfy Wakam – or myself – that this was written by the vet.

Secondly, the letter appears to contradict the clinical records and provides no explanation as to why a different conclusion is now being reached. For example, it says the clinical notes don't state the dog had ever bitten another dog. But this isn't true. The clinical records from February 2023 clearly say the dog had bitten another dog.

I can appreciate that after a claim has been declined, a vet may wish to provide clarification and expand on the notes in the clinical records to give a more detailed explanation on the situation which may not have been captured in the notes at the time. But where a vet arrives at a different conclusion to what was previously recorded, I'd need to understand why that's the case. And it's not clear here.

The notes from the time Mrs D decided to put her dog to sleep make no reference to chronic pain and allergies. It only references the dog's behaviour, a recent attack on Mrs D's two other dogs, and that rehoming isn't an option due to aggression. The recent letter from the vet gives no clarification as to why these issues weren't mentioned and why rehoming was even discussed if the decision to put the dog to sleep was solely based on medical issues.

As such, I'm not persuaded Wakam acted unfairly or unreasonably when maintaining its original decision to decline the claim.

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 Mrs D to accept or reject my decision before 19 September 2025.

Sheryl Sibley
Ombudsman