

The complaint

Mrs A complains that HDI Global Specialty SE declined a claim on her pet insurance policy.

What happened

Mrs A took out pet insurance for her pet dog. The policy is underwritten by HDI and started in August 2024.

In January 2025 her dog was seen by the vet about a lump. The vet noted that this had been present for six months. They advised Mrs A to monitor the lump initially. The following month, after the vet noted more lumps, they advised that surgery was needed. A number of lumps were removed and these were found to be cancerous.

Mrs A made a claim for treatment costs of around £1,800 but the claim was declined. HDI said the clinical notes showed the lump had been present for six months, which meant it was already there when the policy started, and the policy doesn't cover pre-existing conditions. Mrs A complained but HDI didn't change its decision.

When Mrs A referred the complaint to this Service, our investigator said it was fair to decline the claim. She 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.

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.

The policy covers vets' fees but there is no cover for pre-existing conditions. This is not unusual and pet insurance generally wouldn't cover something that was present before the insurance started. This is set out in the policy terms and the Insurance Product Information Document.

A pre-existing condition is defined as

“Any injury or illness to your pet, or any issue directly resulting from this, that has either received treatment, is known to you, or has been investigated by a vet, before the start of the insurance.”

HDI declined the claim after seeing the vet's notes. In January 2025, the vet recorded that the lump had been present for six months. Clinical notes are generally persuasive evidence, as they are a record made of what was seen or discussed at the time, and there is a requirement for vets to keep accurate records. HDI contacted the vet and they confirmed the notes were accurate.

If the lump had been there for six months then it would have been present in August 2024, when the policy started. And the policy doesn't cover anything that's already present.

Mrs A made a number of points in reply to the investigator's view, including that:

- she doesn't believe the lump was there before the policy;
- when asked by the vet how long the lump had been there, her husband had guessed at maybe up to six months; and
- the fact her dog had a small spot, which turned out months later to be cancerous, is not proof she knew her dog had cancer when she got the policy.

I've considered all of her points but I'm not persuaded by them. The vet has confirmed the notes are an accurate record of what they were told. On that basis, it was reasonable for HDI to conclude the lump had been present before the policy started. And although Mrs A has now said she doesn't think the lump was there, that isn't consistent with her other comments, which focused on the fact they didn't know the lump was cancer.

It was very difficult for Mrs A having to deal with her dog's illness and then find she wasn't covered for the treatment costs. I appreciate the condition was only diagnosed and treated months after the policy started, but that doesn't mean it was not a pre-existing condition.

The key point is not whether Mrs A knew the lump was cancer, but that she knew the lump was there. The evidence shows that when she took out the policy, Mrs A knew there was something wrong with her dog, even if she didn't know it would turn out to be cancer. In the circumstances I think it was reasonable for HDI to decline the claim.

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 Mrs A to accept or reject my decision before 21 October 2025.

Peter Whiteley
Ombudsman