

The complaint

Mrs M made a claim on her Wakam pet insurance policy, which was declined.

Mrs M says Wakam treated her unfairly.

What happened

Mrs M took out a lifetime pet insurance policy with Wakam in March 2024. In December that year she made a claim for hydrotherapy treatment to her pet.

In summary, Wakam considered the claim and concluded that it wasn't covered. They said this was because the hydrotherapist wasn't a member of the organisations their policy extended to covering.

Mrs M is unhappy because she said she called Wakam before she went ahead with the hydrotherapy and they didn't tell her about the requirement to see a hydrotherapist that was a member of the organisations their policies allowed. She also says Wakam told her the claim could be considered if she obtained confirmation from her vet that they had referred her to the hydrotherapist, but when she did this, she found there was still no cover. Mrs M says she wasted her time chasing her vet as a result.

Our investigator considered Mrs M's complaint and didn't uphold it. Mrs M doesn't agree so the matter has been passed to me to determine.

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 M's complaint. I've explained why below.

The starting point is the policy terms. They provide cover for:

“Treatment for hydrotherapy, homeopathic and herbal medicines, acupuncture, physiotherapy, osteopathy or laser therapy if recommended by a vet

List of approved qualifications and organisations we accept:
manypets.com/uk/complementary-treatment

In this case the hydrotherapist Mrs M used was not part of the approved organisations required by the policy. I can see that Wakam checked this with the hydrotherapist directly who eventually, and after some prompting, confirmed this to them. Because of this, I think Wakam were entitled to decline the claim in the way that they have.

Mrs M has said her attention should have been drawn to the requirement for the hydrotherapist to be a member of the organisations Wakam required before she incurred costs she couldn't claim back on the policy. She says she contacted Wakam in advance of

incurring those costs to check the claim was covered and was told it would be. I've listened to the recording of the call Mrs M had with Wakam before she went ahead with the hydrotherapy. Having done so, I'm not satisfied that Mrs M discussed the treatment she intended to have at all with them, such that I might expect the policy conditions to be drawn to her attention. Rather the purpose of the call was to find out how to claim for a consultation and an X ray which was yet to take place. There was no information given within that call to Wakam that in my view would prompt them to consider the policy terms in relation to hydrotherapy treatment claims. In light of that, I don't think Wakam did anything wrong by not drawing the policy conditions relating to this to Mrs M's attention.

I turn now to Mrs M's submission that she was told she might be covered if her vet recommended the hydrotherapy, which led to her chasing her vet unnecessarily for them to confirm this to Wakam. I appreciate what she says but from what I've seen, Wakam had made the position clear on the question of cover by this time to her, which she then sought to challenge. I've not seen any specific evidence of Wakam directing Mrs M to obtain evidence from her vet of the referral, other than what she has said. I also haven't seen any evidence to support that Wakam had confirmation from Mrs M's vet that they made the hydrotherapy referral so it's possible that this was drawn to Mrs M's attention at some point during a call that was not recorded in the claim notes. From what I've seen it seems that Wakam were prepared to consider further evidence the hydrotherapist might have been able to provide to help support her membership status even after they initially declined Mrs M's claim. So, whilst I appreciate why Mrs M feels she wasted her time chasing her vet for confirmation of the referral, I can also understand why she might have followed this up, because it was still possible at that time that the hydrotherapist could have supported some form of acceptable membership thereafter. It's unfortunate however that she wasn't able to in this case. Either way, I can't say on balance that Wakam told Mrs M her claim would be covered with certainty if she obtained confirmation of a referral to the hydrotherapist from her vet.

Overall, I think the terms of the policy on the question of the conditions relating to hydrotherapy were clear and that there was nothing that ought to have prompted Wakam to draw Mrs M's attention to this before she incurred the costs of a hydrotherapist. I appreciate that there were delays in Mrs M's claim being determined, but I don't think these were down to Wakam. Rather I think the delays were down to the hydrotherapist not responding to Wakam in a timely manner, which they chased as I would expect. For those reasons I don't think Wakam did anything wrong.

My final decision

I don't uphold Mrs M's complaint against Wakam.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs M to accept or reject my decision before 7 November 2025.

Lale Hussein-Venn
Ombudsman