

The complaint

Mr P is unhappy that Equine and Livestock Insurance Company Limited (Equine) declined his wedding insurance claim. He's also unhappy with the handling of his claim.

Any reference to Equine includes all its agents.

What happened

Mr P took out a wedding insurance policy in February 2024. The policy is underwritten by Equine.

Mr P's wedding was scheduled to take place in October 2024. He contacted Equine on 10 October 2024 to confirm that the wedding was cancelled. Mr P said this was because of mental health issues, he provided information requested by Equine. It assessed the claim and declined it in January 2025. Mr P provided further medical information, which was reviewed by Equine, but it maintained its decision to decline the claim.

Unhappy Mr P brought his complaint to this service. Our investigator didn't uphold the complaint. She didn't think Equine had declined Mr P's claim unfairly.

Mr P disagreed and asked for the complaint to be referred to an ombudsman. So, it's been passed to me to make a final 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.

At the outset, I appreciate that Mr P has gone through a difficult and challenging time. I'm sorry for this. But having looked at everything carefully, I won't be upholding the complaint. I'll explain why.

The relevant regulator's rules say that insurers must handle claims promptly and fairly. And that they mustn't turn down claims unreasonably. I've taken those rules into account, amongst other relevant considerations, such as industry principles and rules, the policy terms and the available medical evidence, to decide whether I think Equine handled Mr P's claim fairly.

I've started by looking at the relevant policy terms and conditions. Page 14 and 15, section one, sets out what's covered for 'Cancellation and Rearrangement'. This states:

'If, as a result of the following, it is necessary to cancel or curtail Your Wedding or Reception, we will pay (up to the amount shown in Your policy schedule) for any Rearrangement Costs.

[...]

Exclusions

[...]

12. Either partner deciding not to go ahead with the marriage as agreed, failure to comply with legal requirements or Your failure to obtain the relevant documentation.

[...]

18. Any claim directly or indirectly consequent upon or contributed to by:

(b) anxiety, stress, or depression unless it has been investigated and diagnosed as such by a Consultant specialising in the relevant field.'

Equine says the claim isn't covered as there's clear evidence that the wedding was cancelled due to doubts about the commitment rather than a standalone medical condition. And the additional medical records Mr P provided didn't include a consultant's diagnosis, so the claim isn't covered for this reason.

Whilst the policy does provide cover for '*death, injury or sickness which would make it inappropriate, or impossible to continue with the wedding*', there are certain exclusions to this as noted above. Having reviewed these, I think they are set out clearly.

Mr P provided information of an appointment he had with a mental health clinician dated 29 September 2024. In this, Mr P explained to the clinician that he was getting married in two weeks and his anxiety was getting very aggressive. '*Getting married*' was noted to have been a triggering factor. Following this appointment, Mr P went to see his GP who signed him from work. The GP notes say Mr P was diagnosed as having anxiety and he was feeling anxious about the wedding.

Mr P provided a letter from his psychotherapist dated 6 December 2024. This says Mr P's mental health deteriorated particularly during September [2024] with symptoms of anxiety and guilt. And that his emotional state was evoked purely because of the stress and severe level of doubt in relation to the idea of committing to the marriage.

Based on the information Mr P provided, I'm not persuaded that Equine has declined the claim unfairly. Whilst it's not in dispute that Mr P suffered mental health symptoms, based on what he reported and what was noted in his appointments, there is a clear connection to having doubts about the commitment, which has led to the wedding being cancelled. The evidence shows Mr P the trigger to his anxiety and mental health symptoms was the wedding and doubts about commitment.

I note that Equine said the claim is also not covered because Mr P hasn't shown that his anxiety was investigated and diagnosed by a specialist consultant. But I don't need to consider this because, in my view, I think it's more likely than not that the wedding was cancelled due to doubts about the commitment.

Mr P also said he's unhappy with the service he received. Having reviewed what happened, I acknowledge that the complaint wasn't responded to by Equine until after the 8-week deadline had passed. But I don't think this is enough to say the claim has to now be paid or that this warrants a level of compensation. I don't think the delay has made a difference in relation to the claim or how it was handled by Equine.

Overall, I'm sorry to disappoint Mr P. Taking everything into account, I'm not persuaded that Equine has declined Mr P's claim unfairly or outside the terms and conditions of the policy. In the circumstances here, it follows that I don't require Equine to do anything further.

My final decision

For the reasons given above, I don't uphold Mr P's complaint about Equine and Livestock Insurance Company Limited.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr P to accept or reject my decision before 2 December 2025.

Nimisha Radia
Ombudsman