

## **The complaint**

Ms W complains INTACT INSURANCE UK LIMITED has not added a multi policy discount to her pet insurance policies, despite telling her on multiple occasions it had.

## **What happened**

The details of the complaint are well known to both parties, so I won't repeat them in full again here. Instead, I'll focus on providing my reasons for my decision.

Since the complaint has come to us, INTACT as a gesture of goodwill, has offered to rework the premiums including the discount. It has offered Ms W a refund of £704.72. The Investigator found this was a fair and reasonable settlement for the complaint.

Ms W believes she is due an amount of compensation in addition to this as she believes she has been misled about what has happened over many years. She said she could have made a different decision about moving her policies had she been aware of the true position.

## **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 agree with the conclusions reached by the Investigator for the following reasons:

- Ms W took both of the policies out online at different times, as such they both benefitted from individual discounts for web policies and were not joined together as a multi policy. This means INTACT was not responsible for how the policies were set up.
- Ms W has said she made a phone call after setting up the second policy to check it had been done correctly and she was assured it had, and a discount had been applied. There is no record of this conversation, but on the face of it what has been advised would be right, the policy was set up online correctly and there was a discount applied to the policy. However, I can't say with any certainty what discount was confirmed as having been applied to the policy.
- Ms W has said she had different webchats over the years and was reassured of the same and that she made a complaint and was assured the premiums had been corrected. INTACT's records only show that for one of the policies in 2021 a revised renewal quote was provided after the premium had increased by nearly £200 that year and a complaint was registered at the same time. However, it does not show that changes were made to both policies, only that the renewal price for that one policy was reduced. There is a record of a webchat in 2022 chasing a response to that complaint. Detail from that complaint only says that Ms W was incorrectly advised about multi policy discount.
- Given the way the policies were set up at different times and direct by Ms W online, no multi policy discount would have ordinarily applied to them. So, I think it is more likely than not, Ms W complained about the renewal price in 2021, and it was found at that point she had been incorrectly advised previously about a multi policy discount having

been applied. This would explain why there were no further changes to the policies at that point, as they weren't eligible.

- INTACT has now offered to refund the difference in premiums, with a multi policy discount applied as a gesture of goodwill, I think this is a fair and reasonable offer to resolve the complaint. I won't be asking INTACT to apply interest to this amount as I haven't found it has done anything wrong.
- Ms W has said had she known she wasn't getting the best price for the policies she may have made a different decision about whether to renew them. I've considered this, but I'm not persuaded this would have happened. The policies provide lifetime cover for the pets concerned which means anything which has happened to them since the start of the policy would be covered. As such there is a risk moving to a new provider as this ongoing cover is then lost. Ms W was still free at any point to move the policies, but she did not do so, so I'm not persuaded she has lost out here on a loss of opportunity.
- I realise Ms W has invested time into sorting this matter out, however there is always naturally a degree of inconvenience incurred when complaining. I haven't found INTACT has done anything wrong here, so I won't therefore be awarding Ms W any compensation.

I find that INTACT's offer to settle the complaint is fair and reasonable and it should now make this payment to Ms W.

### **My final decision**

My final decision is that I uphold this complaint. I direct INTACT to make a payment of £704.72 to Ms W.

Under the rules of the Financial Ombudsman Service, I'm required to ask Ms W to accept or reject my decision before 31 December 2025.

Alison Gore  
**Ombudsman**