

The complaint

Mrs S complains that Casualty & General Insurance Company (Europe) Ltd (CGICE) have unfairly declined a claim under her pet insurance policy.

What happened

Mrs S held a pet insurance policy with CGICE for her dog, which she had rehomed from a relative in 2022. In June 2025, her dog tragically passed away following an accident. Mrs S made a claim under the policy for the cost she incurred for the cremation and for the value of the dog.

The claim for the cremation costs was settled by CGICE, however, the claim for the value of the dog was declined. CGICE said this was because Mrs S hadn't provided evidence to support that she had paid for her dog. It said that this section was to provide cover for the financial loss and, if the dog was rehomed without a cost, then there wasn't any financial loss.

Unhappy with this response, Mrs S made a complaint to CGICE and then brought her complaint to this service. Our investigator looked into the matter but didn't uphold the complaint. She found that CGICE had acted fairly when declining the claim.

As no agreement could be reached, the matter 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.

Both parties are aware of the circumstances surrounding this complaint, so I've only provided a summary above. I would like to take this opportunity to offer my condolences to Mrs S and her family for their loss. I appreciate that the death of a loved family pet is incredibly traumatic, and my thoughts are with them at this sad time.

I also understand Mrs S's strength of feeling on the matter, and I want to reassure her that I've seen and considered the submissions that have been provided about the complaint. It is important to point out that we are an informal dispute resolution service, set up as a free alternative to the courts for consumers. In deciding this complaint I've focused on what I consider to be the heart of the complaint rather than commenting on every issue or point made in turn. This isn't intended as a discourtesy to Mrs S. Rather it reflects the informal nature of our service, its remit and my role in it.

The relevant rules and industry guidelines say that insurers must handle claims fairly and shouldn't unreasonably reject a claim. I've taken these rules into account when deciding what I think is fair and reasonable in the circumstances of Mrs S's complaint.

The policy terms and conditions

Section 3 of the policy wording deals with claims relating to the passing away of a pet. CGICE has already considered and paid a claim in relation to the cremation costs incurred – so this doesn't form part of this decision. However, this section also provides cover for the cost of the pet. The wording states the cover as:

Either

The amount you paid for your pet if you have a receipt,

Or

The market value of your pet at the time that it died, if you do not have a receipt but can provide reasonable evidence that it was purchased.

From reviewing these terms I'm satisfied that the policy will only provide cover if there is evidence to support that a payment was made for the pet.

Is CGICE's decision to decline the claim fair?

Mrs S said she cannot provide a receipt for the cost of her pet. She told CGICE that her pet had been rehomed from a relative. However, she has provided other information, including a microchip document, details of puppy vaccinations and a screen shot snippet of an email conversation which Mrs S says was with the breeder. She believes this information is reasonable evidence to show that her pet was purchased.

CGICE has said that this information isn't sufficient to show that Mrs S has suffered a financial loss. It has said that, if a dog is rehomed without cost it cannot confirm there has been a financial loss. CGICE also said that, where a receipt isn't available then it would accept evidence such as bank statements showing transactions or conversations with a breeder. As there is no evidence of a transaction taking place then CGICE said it cannot consider making payment.

I've thought about this very carefully. Mrs S doesn't have a receipt for the amount paid for her dog and so it falls to her to provide other evidence to show that her pet was purchased. And while I can see Mrs S has provided documentation which appear to show that she has ownership, such as papers relating to microchipping and vaccinations, none of this shows she made a payment. I've seen the snippet of an email Mrs S says is from a conversation with the breeder, but this doesn't show the conversation in its entirety, nor does it confirm who the conversation is with. So, I'm not persuaded that any of this information could be considered as reasonable evidence that Mrs S made a payment for her pet.

I'm also aware that Mrs S has advised she rehomed the pet from a relative. Taking that into account, it seems unlikely that Mrs S made a payment for her pet to the breeder. Mrs S has said that the wording of the policy doesn't state that the purchase must be made by her, however, I don't think that makes a difference. The purpose of the cover is to provide reimbursement for the financial loss incurred and I don't think there is enough evidence to show that Mrs S did incur a financial loss. Based on what I've seen, I'm satisfied that CGICE hasn't acted unreasonably when declining this aspect of the claim.

Mrs S has referred to the fact that she insured her pet for nearly £1400 and questioned why CGICE didn't request evidence of the cost when she took the policy out. I can understand why Mrs S has asked this question. It is commonplace in the insurance market for insurers to take the information provided at inception in good faith. However, evidence will often be requested at the point of a claim being made. I don't think CGICE has acted any differently to most insurers by requesting this information when Mrs S made a claim. So, this doesn't change my outcome.

Overall, I'm satisfied that CGICE has acted in a fair and reasonable manner when making the decision to decline this aspect of Mrs S's claim as I don't think she has provided reasonable proof of purchase which is a condition of the policy.

My final decision

I'm sorry to disappoint Mrs S but for the reasons mentioned above, I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs S to accept or reject my decision before 26 November 2025.

Jenny Giles
Ombudsman