

The complaint

Mr D's complaint is about a claim he made on his HDI Global Specialty SE ('HDI') pet insurance policy, which was declined.

Mr D says he was treated unfairly and wants HDI to pay his claim.

What happened

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

Having done so, I don't uphold Mr D's complaint for broadly the same reasons set out by the investigator. I'll explain why.

The starting point is the policy terms. They exclude cover for pre-existing conditions which are 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.”

Mr D's insurance started to run in April 2025. The claim that is the subject of this complaint was for treatment to his pet's hind right leg, which the pet was seen for in May 2025. HDI rejected Mr D's claim on the basis that his pet had been seen and treated for the same problem in February 2025, before cover was in place, and because the present claim was a continuation of that issue. The matter for me to determine is whether HDI have, on balance, demonstrated that is likely to have been the case.

In February 2025 the pet was seen by a vet for problems with its right hind leg. The clinical notes record that the pet had been lame and sometimes dragging its leg with stifle effusion. The pet was prescribed medication and Mr D was told to monitor it.

In May 2025 the pet was essentially seen for the same problem. The notes record *“Lameness improved from last time but last couple of days sore again, suggestive of cruciate damage, lame RH.”* Given what those notes say, I don't think there's any doubt that the lameness is something that was continuing in the same limb the pet had problems with in February 2025 and that there was suspicion of cruciate damage. This is further strengthened by Mr D's pet's vet's account which sets out that although a diagnosis could not be made as to whether this was a cruciate problem or an arthritic change, the pet was experiencing problems on both occasions with the same limb in the same way. Notably the pet's vet did not confirm that the two occasions on which the pet was seen were for entirely different unrelated problems. And given the wording of the contemporaneous clinical notes in May

2025, I think it's quite clear that this was an ongoing problem that started well before cover was in place and carried on beyond it. For that reason, I think it was reasonable for HDI to decline to cover Mr D's claim in the way that they did.

Mr D's case appears to be that the pet didn't receive a definite diagnosis in relation to its leg either before or after cover started and that HDI should at least fund investigative costs. Whilst no diagnosis was received on either occasion, this doesn't support that the problem complained of was distinct and unrelated to why Mr D's pet was treated in February 2025. In this case the same symptoms were in existence for the same limb and were ongoing before the policy was in place. Whatever caused the problem is largely academic. The fact that Mr D was aware of the problem and was having his pet treated for it before cover started supports that he had reasonable knowledge of a problem he might need cover for. Whatever the cause of that was makes no difference here. And given Mr D is claiming for an ongoing problem this is not something the policy would respond to.

My final decision

For the reasons set out above, I don't uphold Mr D's complaint against HDI Global Specialty SE.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr D to accept or reject my decision before 12 March 2026.

Lale Hussein-Venn
Ombudsman