

The complaint

Mr I's complaint is about a claim he made on his INTACT INSURANCE UK LIMITED (formerly Royal Sun & Alliance Insurance Limited) pet insurance policy. In this decision I shall refer to INTACT INSURANCE UK LIMITED as 'Intact'.

Mr I says Intact have treated him unfairly.

What happened

Mr I made a claim on his Intact lifetime pet insurance policy for treatment to his pet in respect of bladder incontinence in 2024. Intact deducted the £120 excess and paid the balance of the claim. In November that year Mr I renewed his policy with Intact. Following that he made a claim for further treatment costs for the same condition for around £77. Intact declined it on the basis that the policy excess applicable would outweigh this.

Mr I says that he was not made aware by Intact that another policy excess would apply to his claim in a separate policy year, given the claim itself was for a condition he had previously claimed for. He says the policy documents do not make this clear and the matter was not drawn to his attention at renewal, which he effected over the telephone.

Mr I is also unhappy with the fact that he can't access the online claims portal which he was told was available to him.

Our investigator considered Mr I's complaint and didn't uphold it. Mr I 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 Mr I's complaint for broadly the same reasons set out by the investigator. Before I explain why, I wish to acknowledge the various submissions Mr I has made. Whilst I've considered them all, I won't be addressing them individually. This isn't intended to be disrespectful. Rather it is representative of the informal nature of the Financial Ombudsman Service. Instead, I'll focus on the crux of Mr I's complaint, namely whether Intact treated him unfairly.

The starting point is the policy terms. They set out that an excess is payable on claims for veterinary fees and direct policyholders to their policy schedules for further information about this. Mr I's policy schedule says that his policy excess is £120 and sets out that:

"all excesses apply to each illness or accident in each policy period"

The policy also goes on to explain that a policy period is defined as 12 calendar months as detailed on the policy schedule and any further period of cover Intact offers Mr I and he accepts and pays for.

Taken together, I think the question of an excess being payable for a claim in each policy period is therefore clear enough. I appreciate that Mr I feels that it is not, particularly in relation to claims for conditions he has already claimed for, but I don't agree. Whilst the policy does offer cover for conditions Mr I has already claimed for in previous policy periods, as long as there is no break in cover, the schedule sets out that all excesses apply to each illness or accident in each policy period. That means that a new excess will apply for each policy year. Because of this I'm satisfied that Intact treated Mr I fairly when turning down his claim in 2025, because it was less than the excess payable. If however Mr I accrues a number of claims for the same condition that outweighs the policy excess in the same policy year, he's entitled to put that to Intact again to consider.

The term I've quoted above is not unusual and I've not seen any pet insurance policies where an excess would not apply in each policy year, irrespective of it being a claim for an existing condition which a policyholder had previously claimed for in earlier policy years. I understand the point Mr I is making about the information in the policy terms appearing under a heading called '*Chosen Additional Excess*' but for the reasons I've set out, the policy schedule he was supplied with does make the circumstances in which an excess would apply clear enough, such that I don't think he would need to seek further clarity in different parts of the policy.

Intact has also supplied a copy of a screenshot they say Mr I would have been presented with when he initially took out pet insurance with them online. The screenshot sets out the excess payable at that time and says "*you'll pay this for each accident or illness each policy year. If a treatment continues into the next policy year, you will pay this excess again.*" I appreciate he wasn't presented with this at renewal and that during the telephone conversation he had with Intact about renewing, this wasn't discussed further. But I wouldn't necessarily expect it to be. As I've said above, the payment of an excess in each policy year is common and given Mr I was, on balance, told it would be payable again if treatment continues into a new policy year when he initially took the policy out, I don't think this necessarily had to be flagged to him again at the point of renewal. It was also contained within the policy schedule he was supplied with as well as the policy terms.

For those reasons I don't think the information Mr I was given about when his policy excess was payable was unclear or that Intact were not entitled to apply it in the way that they did.

I turn now to Mr I's complaint about problems accessing an online portal to make a new claim under the policy. He's unhappy with Intact's explanation about this. The online portal is not managed by Intact but another organisation and therefore any complaints about them do not fall within my remit. Intact have provided another online way in which Mr I can make a claim, namely by clicking a link on their emails. So, they have, in my view, offered Mr I a reasonable solution to the problem he has complained about. As such I don't think they need to do anything more.

My final decision

For the reasons set out above, I don't uphold Mr I's complaint against INTACT INSURANCE UK LIMITED.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr I to accept or reject my decision before 20 October 2025.

Lale Hussein-Venn
Ombudsman