

## The complaint

Miss T's complaint is about the administration of her pet insurance policy by Howserv Limited trading as Petgevity ('Petgevity').

Miss T says Petgevity treated her unfairly.

## 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 uphold Miss T's complaint for broadly the same reasons and in the same way set out by the investigator. This is why.

- In this case it seems to be accepted that Miss T entered the wrong email address when taking out the policy online and that there came a point two months or so later when her direct debits started to fail. Although the reason for the direct debits failing is not known- Miss T says they are still showing as active on her bank account- I do think that Petgevity could have done more to ensure Miss T was aware of payments failing before the policy was cancelled.
- In this case Petgevity accept that the email address they sent correspondence to, including policy documents etc, bounced back and therefore Miss T did not receive anything from them. And although they did not have a telephone number for her initially, they did have her address so they could have written to her to warn that payments were not being received. Instead, they sent one email to the email address they accept was not working and then cancelled the policy the following month. The cancellation of a policy can have serious consequences for a policyholder, as it has had here. And whilst I'm not looking at the underwriter's actions in cancelling cover and refusing to reinstate it in this complaint, I think Petgevity should have taken more care here before this happened. Because of this I agree that they did something wrong.
- I do however take on board Petgevity's points that the error in the email address provided was initially down to Miss T and that she had never received any communications from them after taking out cover online and ought to have contacted them when this happened. I have also noted what they've said about the fact that she ought to have noticed that payments were no longer being taken by them from September 2024 to March 2025. I accept that those are all valid submissions. But even so, I don't think these absolve Petgevity of any responsibility here. Miss M has said her bank did not notify her of a problem with the direct debits and that she did not notice the payments had stopped. So I can quite see why she wouldn't necessarily have been prompted to contact Petgevity in the way that they suggest.
- As the investigator explained, there came a time in October 2025 when Miss M created an online account and provided an alternative email address. This wasn't at that point

utilised to warn her of the problem and that her policy was due to be cancelled shortly. I think that was also a failing by Petgevity. And I don't accept what they say about Miss M's failure to check on her online insurance account. Whilst that might have demonstrated her payment history did not show anything being paid after September, I don't think it was reasonable to expect her to do this if she had no cause to think there was a problem with her payments.

- I can see there were a few service failings in how Petgevity responded to Miss M's concerns. Whilst complaint handling on a standalone basis is not something we can consider, I have thought about the failure to call Miss M back when they said they would in the wider context of the problems I have identified above. I think Petgevity's actions caused Miss M both distress and inconvenience. They were not responsible for the cancellation of the policy- the insurer was- but I think they could have done more to help avoid this happening. I think the sum I have set out below is adequate compensation in the circumstances and reflects their failings, but also takes into account that the misinformation they had in respect of Miss M's contact details was not down to them.

### **Putting things right**

Petgevity should pay Miss M £150 in compensation for the distress and inconvenience caused to her.

### **My final decision**

I uphold Miss M's complaint and direct Howserv Limited trading as Petgevity to put things right as I have set out above.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss T to accept or reject my decision before 4 March 2026.

Lale Hussein-Venn  
**Ombudsman**