

## **The complaint**

Mr P's complaint is about incorrect information being provided to him by his pet insurer, Red Sands Insurance Company (Europe) Limited ('Red Sands') and a payment being taken later than expected by them from him.

Mr P says Red Sands treated him unfairly.

In this complaint all references to Red Sands include their agents and claims handlers.

## **What happened**

Mr P contacted Red Sands through the chat function operated by them through their website to clarify when his policy premium was due to be taken from his account. During this webchat he was given the wrong information, namely that two premiums would be taken within one month, which he says caused him considerable stress and worry and to have a disagreement with other members of his household.

Mr P is also unhappy that his first payment, following the renewal of his Red Sands policy, was taken later than it should have been. He said this led him to becoming concerned his policy would be cancelled.

Our investigator considered Mr P's complaint and didn't uphold it. Mr P does not 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 P's complaint. Before I explain why, I acknowledge both Mr P's strength of feeling and the volume of submissions he's made. I can assure Mr P that whilst I've considered everything he's said, I won't be addressing it all. That's not intended to be disrespectful, rather it's consistent with the informal nature of the Financial Ombudsman Service. Instead, I'll focus on whether Red Sands treated him unfairly.

I've considered everything Mr P has said as well as the content of the web chat he had with Red Sands. I've also listened to the call he had with them after the webchat took place. I understand why Mr P would have been alarmed to hear that two payments would be taken in one month in policy premiums and that he would have found this worrying. Red Sands accept they gave Mr P the wrong information about this and have apologised for it. Likewise, a Red Sands Manager contacted Mr P less than 30 minutes after the webchat ended to clarify the correct position- namely that only one payment would be taken- provide reassurance and apologise for the misinformation. So, although I appreciate Mr P was given incorrect information, this was corrected very quickly.

Mr P feels this isn't good enough to compensate him for the worry he felt, but I don't think the harm he talks about was reasonably foreseeable nor was it likely to be caused by the

misinformation he was given within the time frame I've set out here. To be clear, the misinformation was that a payment of around £50 would be taken out of his account twice in one month but it was explained to him within 30 minutes of that conversation that this was a mistake. As such I consider an apology is sufficient here. I appreciate that Mr P said that in his circumstances he was caused trouble and upset but I can't ask Red Sands to compensate him for how he might have reacted to that news or for the disagreement he had with his family. That's not something they're responsible for. Rather they're responsible for providing incorrect information, which they corrected very swiftly and apologised for. So, the impact of the misinformation ought to have been objectively minimal, and I'm satisfied that Red Sands did enough to put things right here. And although Mr P feels this doesn't go far enough, I'm not persuaded that Red Sands need to pay him anything in compensation here. Mr P was not caused any financial loss, and this isn't a matter in which I feel the emotional harm is such that a financial award is warranted.

I turn now payment being taken late by Red Sands. I know Mr P might have expected payment to be taken for his policy premium on a particular date, but I can't see that this being taken slightly later was something that ought to have caused him any concern. There was nothing in any communications he had with Red Sands that suggested his policy had been or would be cancelled as a result. And on the day that payment was supposed to be taken, Mr P got in touch with Red Sands to query the position. Red Sands apologised again for payment not being taken in accordance with the payment schedule but there was nothing in their communications that suggested this would impact Mr P's policy in any way. Because of this, I'm not satisfied that Red Sands taking payment a few days later than anticipated meant they did something wrong here and that their apology was inadequate.

For those reasons I don't uphold Mr P's complaint. Whilst Mr P will no doubt find my decision disappointing, I hope I've provided him with a thorough explanation of why I won't be upholding his complaint.

### **My final decision**

For the reasons set out above, I don't uphold Mr P's complaint against Red Sands Insurance Company (Europe) Limited.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr P to accept or reject my decision before 29 October 2025.

Lale Hussein-Venn  
**Ombudsman**