

The complaint

Mrs H's complaint is about a claim she made on her Covea Insurance plc pet insurance policy, which Covea declined.

Mrs H says Covea treated her unfairly.

What happened

The details of this complaint are well known to both parties, so I won't repeat them again here. Instead, I'll focus on giving 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 agree with the conclusions reached by the investigator and uphold Mrs H's complaint for the following reasons:

- The starting point is the policy terms. They don't provide cover for pre-existing condition which are explained to be *"illness, behavioural illness, injury or accident that your pet had or showed clinical signs of having before the policy started."* The policy also excludes any illness which starts in the first 14 days of cover. In this case I need to determine whether Covea have, more likely than not been able to establish these exclusions apply to Mrs H's claim.
- The policy started on 28 January 2023. Mrs H's pet visited the vet that same day and the following was recorded *"Has been having on and off discharge from both eyes over the last few weeks. Owner also concerned about a few scabby lesions in axillae and left groin region."* The pet was prescribed an antibiotic treatment for its eyes and a shampoo for its skin. Covea say this is when the pet's illness that was being claimed for by Mrs H started and given this was within the first 14 days of cover, the condition is not one they should have funded. I've thought about what Covea have said, but the onus is on them to establish the exclusion they're relying on is, on balance, applicable here. I'm not satisfied that they've been able to successfully establish that in this case.
- The condition being claimed for is dermatitis for which the pet was receiving Cytopoint injections. Whilst the pet had problems with its eyes and some scabby lesions in January 2023, I haven't seen any evidence to support that these were linked to the recently "pruritic" skin noticed in the pet in May 2023, some four months later. And there's nothing to support that the pet had problems with the same skin noted as scabby in January 2023 later on. In September 2023, when the pet was prescribed Cytopoint injections, it was noted as having *"rhino skin between hind legs caudal abdomen and feet"*. Again, this isn't the same region noted before. So, although I understand that Covea consider the symptoms the pet was experiencing were all related to general allergies, they haven't established, with evidence, that the scabby lesions noted in the pet's axillae and left groin area were part of the underlying dermatitis it was later treated for. Conversely Mrs H's vet has provided a statement setting out that the problem the pet was seen for in January 2023 was unrelated to the claim later made.

- I accept that there are general connections in the pet's clinical history that suggest a variety of problems that could be attributed to allergies. But in order to accept Covea's position, I need to be satisfied that these are all, on balance, linked and as things stand, Covea have not been able to establish that with evidence. Rather their submissions are largely anecdotal.
- From what I've seen it's equally possible the skin problem the pet had in January 2023 were resolved by the treatment prescribed. There's nothing to suggest these reoccurred in the regions identified or in the same way in other regions. And given there is no clinical evidence to support the problems in January 2023 were linked to those in May or even September 2023, I can't say that Covea have, on balance, been able to establish the exclusion they are relying on is applicable here.
- Covea paid out previous claims Mrs H made for the Cytopoint injection from 2023 until 2025. So, she had a reasonable expectation this claim would be covered on an ongoing basis. Whilst Covea are entitled to revisit whether cover should have been afforded to start with, I think the subsequent denial of cover for something they'd given Mrs H a reasonable expectation would be covered, would have been both distressing and unexpected. I've thought about the impact of their actions on Mrs H in her specific circumstances in that she had to fund ongoing injections for a time when it was unaffordable for her to do so given her circumstances. I have set out what I think is fair compensation for this below. This figure is in line with awards we'd make in similar circumstances.

Putting things right

Covea should:

- Pay Mrs H's claim subject to the remaining policy terms.
- Continue to fund the ongoing provision of the Cytopoint injections or associated treatment for the pet's dermatitis subject to the remaining policy terms.
- Pay Mrs H interest at 8% per year simple on the claim it pays, from the time Mrs H paid her vet for those costs, until she is reimbursed.
- Pay Mrs H £250 in compensation for the distress and shock of finding she wasn't covered for a claim that Covea had been paying on an ongoing basis.

My final decision

For the reasons set out above, I uphold Mrs H's complaint against Covea Insurance plc and direct them to comply with my award of fair compensation set out above.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs H to accept or reject my decision before 8 December 2025.

Lale Hussein-Venn
Ombudsman