

The complaint

Miss S' complaint is about a claim she made on her Pinnacle Insurance Limited trading as EVERYPAW ('Pinnacle') pet insurance policy.

Miss S says Pinnacle 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 don't uphold Miss S' complaint for broadly the same reasons set out by the investigator. Before I explain why, I wish to acknowledge Miss S' strength of feeling about her complaint and express my sympathies for the loss of her pet. I also wish to assure her that whilst I have considered everything she's said, I won't be addressing it all. That's not intended to be disrespectful. Rather it's indicative of the informal nature of the Financial Ombudsman Service. Instead, I'll focus on addressing the crux of Miss S' complaint, namely whether Pinnacle treated her unfairly and if so whether they need to do any thing to put things right.

It's not in dispute her that there was a two-month delay in Pinnacle considering Miss S' claim for cremation costs to her pet and that they failed to inform her she could also claim on the death benefit payable under the policy, until she asked about this. So, what I'm considering in this decision is the impact of those actions on Miss S.

Miss S has said that Pinnacle's actions led to her experiencing considerable financial loss by having to borrow funds from others and eventually take out a loan to meet her living expenses. She's also talked about the impact Pinnacle's actions had on her mental health and says that the health problems she experienced are attributable to Pinnacle's conduct.

I've thought about what Miss S has said and am sorry to hear she's found herself in the situation she has. From what I've seen however I am not persuaded that the impact of Pinnacle's actions has resulted or ought reasonably to have resulted from the circumstances she describes. Pinnacle took two months to consider her claim for cremation costs. Whilst we would consider one month to be reasonable, the further month was longer than it should have been. And there's nothing in the submissions I've seen that supports Miss S having to fund cremation costs herself caused her the loss she says it did. It might be right that she borrowed money to fund these, but I can't see how that would then lead to her having to take out a loan for living costs thereafter in such a short space of time, such that I would attribute these to her cremation claim not being paid within a month. And given she has not supplied anything to show she paid any interest on the amount she said she borrowed, I can't say that she suffered any financial loss here.

It's right that Pinnacle didn't advise Miss S she could claim on the death benefit cover. But when she brought this to their attention, they did so and paid her compensation for this. Death benefit is not something Miss S would have had to pay elsewhere so there is no financial impact of this amount not being paid without it being requested. And when it was, the sum was paid by Pinnacle.

Overall Pinnacle have paid Miss S £150 in compensation in addition to her claims. I think that is more than adequate in the circumstances to compensate her for the short delay in paying cremation costs and not flagging she could have made a death benefit claim for her pet. I also think it takes into account the distress Miss S have felt about this. Whilst I accept that Miss S feels Pinnacle's actions took a considerable toll on her mental health, she cites the death of her pet as the primary reason for this. I appreciate this would have been very upsetting for her, but I don't think I can safely say the failings Pinnacle have offered to compensate her for don't properly reflect what they did wrong here. Any distress associated directly with matters that Pinnacle are not responsible for are not factors I can take into account.

Given the time frame and the financial impact of the matters I have identified, I don't think it follows that Miss S is entitled to anything else in compensation than Pinnacle have already paid her. I appreciate this will be disappointing for Miss S and that she hoped to receive more but the sum offered by Pinnacle is commensurate with awards we'd make in similar circumstances.

My final decision

For the reasons set out above, I don't uphold Miss S' complaint against Pinnacle Insurance Limited trading as EVERYPAW.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss S to accept or reject my decision before 10 March 2026.

Lale Hussein-Venn
Ombudsman