

The complaint

Mr B and Mrs B are unhappy with the service provided by Intact Insurance UK Limited at renewal of their lifetime pet insurance policy for their pet dog.

Mr B and Mrs B are both party to this complaint. Mr B has primarily dealt with this service. For ease of reference, I have referred to Mr B throughout this decision.

What happened

Mr B has had pet insurance with Intact for a number of years covering his dog, hereafter referred to as D. When he first took out his policy in May 2023 for D, the annual premium was £201.08. In 2024, it increased to £402.20. In 2025, Mr B received a renewal invite for his policy, and was told the annual premium would be £706.76.

Mr B complained to Intact about the cost of his premium for the 2025 renewal. Mr B says he was dissuaded from making a complaint. Intact didn't uphold Mr B's complaint about the price of his policy, citing a number of factors that have impacted the cost of pet insurance.

Our Investigator explained that although the price of the renewal premium was more than Mr B was expecting, Intact had dealt with Mr B fairly, and hadn't singled him out. The Investigator also said the information provided about the cost of the policy for future years was clear in the policy information provided at inception of the policy. Mr B didn't agree, saying *'it is the level of increase that I am complaining about.'*

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 Investigator's findings and outcome on Mr B's complaint for broadly the same reasons. I understand Mr B will be disappointed by this but I'll explain why I have made this decision.

Complaint handling

Our Service isn't free to review every complaint brought to us. I have to consider whether we have jurisdiction to consider the complaint. I was sorry to read about Mr B's concerns about the service received when making his complaint, and whether Intact met its regulatory obligations when responding to him. But I have reached the conclusion that Mr B's complaint is not one we can consider.

There are limits to the types of complaint our Service can consider. These limits are set for us by the Financial Conduct Authority (FCA) and apply to activities that are regulated by the FCA. Complaint handling is not one of the activities listed as a regulated activity and so we cannot consider complaints solely about complaint handling.

I can see that Mr B is unhappy with Intact's treatment of him. But for the reasons stated this complaint falls under complaint handling, and we do not deal with complaints solely about complaint handling. This means that we cannot take Mr B's complaint any further about the way Intact handled his complaint. Mr B is free to refer this matter to the FCA directly.

Pricing

The role of this service when looking at complaints about insurance pricing isn't to tell an insurer what it should charge or to determine a price for the insurance it offers. This is a commercial judgement and for the insurer to decide. But we can look to see whether we agree a consumer has been treated fairly – so is there anything which demonstrates they've been treated differently or less favourably.

Intact has provided me with confidential business sensitive information to explain how Mr B's renewal price was calculated in 2025. I recognise Mr B's strength in feeling about not being provided with this evidence, but I'm afraid I can't share this with Mr B because it's commercially sensitive. Rest assured, I've checked it carefully. And I'm satisfied the price Mr B was quoted has been calculated correctly and fairly and I've seen no evidence that other Intact customers in Mr B's position will have been charged a lower premium.

I note Mr B held a lifetime policy for B. And lifetime policies are usually more expensive than standard policies as they provide a greater level of cover. But there are also different considerations surrounding the long-term cost and cover for customers with these policies, as the cost doesn't stay the same for the life of the policy and will generally increase each year at renewal, as the pet gets older and the cost of veterinary treatment goes up. The cost can also increase due to claims, changes in insurance premium tax or if an insurer re-evaluates the risk. There's no limit to how high the cost could be.

I accept it wouldn't have been possible for Intact to provide full transparency about the future cost of the policy as it wouldn't have known what that would be. So, it might always have been difficult for Mr B to understand whether it would remain affordable for him in future. But it's in the nature of these policies that someone would expect to keep them for the lifetime of their pet. So, I think Mr B did need to understand that the cost of the policy might increase significantly over that period and to the extent it could become unaffordable for him.

Mr B made a successful claim during the policy year 2023- 2024. It's not disputed that the value of this claim was more than Mr B's policy premium for that year of cover. So, Mr B benefitted from the policy that year. It's accepted that Mr B didn't make a claim for the policy year 2024- 2025. But I think the wording from the sales journey when the policy was first taken out, went far enough in informing Mr B of the impact of making a claim.

It was made reasonably clear, for example that, *'if a claim is paid, the price you will pay next year can double'* and *'there is no limit to how much your renewal price can increase over time.'* I'm satisfied this information makes it reasonably clear that making a claim could impact on the cost of the policy in future years, and that there's no cap on this. I recognise Mr B's disappointment with the price of his policy at renewal. But based on the evidence I've seen, I won't be asking Intact to do anything in settlement of this part of Mr B's complaint.

My final decision

For the reasons provided I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr B and Mrs B to accept or reject my decision before 30 December 2025.

Neeta Karelia
Ombudsman