

The complaint

Mr D's complaint is about a claim he made on his Casualty & General Insurance Company (Europe) Ltd ('C&G') pet insurance policy for death benefit for his pet, which was declined.

Mr D says that C&G treated him 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 Mr D's complaint. This is why.

The starting point is the policy terms. They make clear that the certificate of insurance and the policy wording form the basis of Mr D's contract of insurance with C&G and that he needs both parts to know what he is covered for.

It's true that the certificate of insurance sets out that Mr D has death benefit of £1,000 as one of his named benefits. But the policy wording qualifies this as a percentage based on the pet's age. The terms also state that Mr D is not covered for death due to an illness if his pet is aged 8 or over. In this case Mr D's pet was over 8 years old and therefore no death benefit was payable, and the pet's death was due to illness. Because of this I think C&G did apply their policy terms correctly here.

Mr D has said the policy terms are misleading as his certificate of insurance suggests he has death benefit. I understand the point he's making but I don't think that means he's entitled to cover. That's because he might still have been entitled to death benefit had he paid anything for his pet to start with and had the pet had passed away from an injury rather than illness, despite being 8 years or over. Pet insurance, like all other insurances is subject to terms and conditions. We wouldn't expect an insurer to include all of those terms in the insurance certificate. That is the purpose of the policy terms. The insurance certificate is intended to provide an overview of some of the more prominent features of the cover, such as policy limits and generally the types of claims covered. It is not intended to explain every eventuality.

Mr D has also said the cover was not made clear to him when he took it out. Although I'm not considering the way in which the policy was sold in this complaint, my view is that I think that it's unlikely Mr D would not have taken the cover out, had he known he would not benefit from death benefit if his pet died from illness after it was 8 years or over. I say so because this is a very common term in pet insurance policies and it's likely he would have found it difficult to find a policy that didn't contain a similar term elsewhere. Equally there's nothing Mr D has said that suggests this benefit in the particular circumstances of his claim would

have been important to him when taking out cover. For that reason, I don't think Mr D's argument about the information he was provided with by C&G when taking out cover would have made much difference to the outcome of this complaint, even if that information been unclear.

My final decision

For the reasons set out above, I don't uphold Mr D's complaint against Casualty & General Insurance Company (Europe) Ltd.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr D to accept or reject my decision before 21 April 2026.

Lale Hussein-Venn
Ombudsman