

The complaint

Mr G and Mrs T are unhappy with what Intact Insurance UK Limited did after they made a claim on their pet insurance policy. Although the policy is in joint names as the claim and complaint were made by Mr G I'll mainly refer to him in this decision.

What happened

In July 2025 Mr G made a claim on his policy for the cost of veterinary treatment his dog had received. The claim was for around £382. Intact accepted the claim but deducted costs for food and non-prescription items which it said weren't covered by the policy. Unhappy with that Mr G made a complaint.

Our investigator thought Intact had correctly applied the policy terms and the food and non-prescription items Mr G had claimed for weren't covered. She thought it was fair of it to deduct these costs from the claim he made. And she said concerns Mr G raised about what happened when he then tried to cancel the policy would need to be considered as part of a separate complaint.

Mr G didn't agree. He said the items which Intact had declined to pay for weren't optional extras but had been clinically recommended by his vet as an active treatment for illness. The policy didn't say prescribed supplements and food were excluded regardless of circumstances. If that was the case it should have been made clear to him when a premium policy was sold. He didn't accept his concerns about what happened when the policy was cancelled needed to be considered separately.

So I need to reach a final 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.

The relevant rules and industry guidelines say Intact has a responsibility to handle claims promptly and fairly. It shouldn't reject a claim unreasonably.

I've looked first at the terms and conditions of Mr G's policy. That does provide cover for veterinary fees which it defines as *"the cost of fees charged by a veterinary practice for consultations, examinations, tests, X-rays, surgical procedures, drugs and medication, nursing and hospitalisation all provided by or given under the instruction, supervision or referral of a qualified vet, for an illness or accident"*.

But the policy goes on to explain what isn't included within that definition. That includes *"Supplements and probiotics which can be purchased over the counter or internet without prescription. These medications are sometimes referred to as nutraceuticals and include joint, organ, vitamin and mineral supplements"*. The cover does extend to food *"that a vet recommends which is developed to dissolve urinary crystals or stones or to treat renal and*

thyroid conditions when given as well as or instead of medication". But it doesn't cover "*food prescribed for any other reason*".

In this case the items Intact declined to cover included a probiotic digestive aid which is available from online retailers (with no requirement for a prescription). I think Intact was correct to conclude the policy exclusion would apply to this. The other declined item was dog food. That wasn't prescribed for any of the reasons the policy covers. So again I think Intact was correct to conclude it was excluded from cover.

I've gone on to consider whether it was fair of Intact to apply those exclusions in this case. I appreciate these items were prescribed to treat a medical condition affecting Mr G's dog. But the policy terms set out the basis of the contract between Intact and Mr G. They're clear that even in those circumstances these items aren't covered. And it's for Intact as an insurer to decide on the extent of the risk it wants to take on (and price cover accordingly). I appreciate Mr G says this was marketed as a premium policy but Intact is still entitled to limit the risks it wants to cover. In this case it's decided to exclude these items from cover.

Mr G says prescribed supplements and food aren't excluded in all circumstances and if that was the case it should have been made clear to him when he took the policy out. As I've set out these items aren't excluded in all circumstances. Food is covered where it's prescribed in the situations set out in the policy and a supplement could be covered if it wasn't otherwise available without prescription.

I've thought about whether Intact should nevertheless have drawn the relevant exclusions to Mr G's attention in the information it was responsible for about the policy (for example in the Insurance Product Information Document or IPID). The requirement under the relevant rules is for the IPID to contain the "*main exclusions where claims cannot be made*". That would normally mean an exclusion that would tend to affect the decision of customers generally to buy. I'm not persuaded the exclusions in this case meet that test as they only limit the cover the policy provides for veterinary fees in specific and limited circumstances. Taking all of that into account I think it was fair of Intact to rely on these exclusions and decline to pay the full costs of Mr G's claim.

Mr G has also raised concerns about what happened when he tried to cancel his policy. However, that's something which Intact issued a separate and subsequent final response about (where I understand some compensation was offered). I don't think it's appropriate to consider that complaint in this decision alongside the concerns Mr G raised about the decline of his claim. If Mr G remains unhappy with the cancellation issue that's something we may be able to consider as part of a separate complaint.

My final decision

I've decided not to uphold this complaint. Under the rules of the Financial Ombudsman Service, I'm required to ask Mr G and Mrs T to accept or reject my decision before 30 April 2026.

James Park
Ombudsman