

The complaint

Miss T's complaint is about a claim she made on her Pinnacle Insurance Limited ('Pinnacle') pet insurance policy, which was declined.

Miss T says Pinnacle treated her unfairly.

Miss T is helped in her complaint by a representative, but I shall refer to all submissions as being her own for ease of reference.

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 T's complaint for broadly the same reasons set out by the investigator. Before I explain why I wish to acknowledge both Miss T's strength of feeling about her complaint and the considerable submissions she's made. Whilst I've read everything she's said, I won't be addressing it all. That's not intended to be disrespectful, rather it's representative of the informal nature of the Financial Ombudsman Service. Instead, I'll focus on the crux of Miss T's complaint, namely whether Pinnacle treated her unfairly.

The starting point is the policy terms. They exclude cover for:

“Routine and preventative treatments, such as vaccinations, cosmetic dentistry, cosmetic surgery, cleaning and descaling of teeth, spaying, castration, routine removal of dew claws, grooming and nail clipping and any claims arising from these procedures.”

Miss T's claim was for grooming. Pinnacle have declined it on the basis that this is a cost excluded by the policy. Miss T says that there are extenuating circumstances surrounding her claim. I've considered her vet's evidence explaining this and I recognise that her pet has received a diagnosis of anxiety which culminates in fear related aggression making it difficult for it to receive proper medical care without sedation. I accept in this case that there is a necessity for Miss T to ensure her pet is groomed regularly in order to keep it in good health given its breed. I also accept that the only way she can achieve this is for that grooming to happen under sedation by her vet as a result of the pet's anxiety and the effects of it. And I accept that if Miss T failed to take such action, she would not be caring for her pet responsibly. However, this does not lead me to conclude that Pinnacle are obliged to meet her claim.

The claim Miss T is making is not for the treatment of an illness. I appreciate that in her latest letter, Miss T's vet said the removal of matted hair under sedation is medically

necessary to treat several complications including skin inflammation and psychological distress but there is nothing in the evidence I have seen that supports the claim that is the subject of this complaint was specifically to treat symptoms of an illness or injury, as defined by the policy.

And although Miss T's pet has a health condition for which sedation is required for grooming, this is not to treat the condition itself but rather to accommodate it. That's not the same thing as the cover she's seeking extending to a claim for illness. The treatment Miss T wants Pinnacle to cover is both preventative of further health problems and in of itself amounts to grooming whilst under sedation. This is in my view supported by Miss T's vet's latest letter which refers to the removal of matting being necessary to essentially prevent the risk of infection, rather than treat it. The policy terms in respect of such claims are clear and so I think it was fair for Pinnacle to decline Miss T's claim in the way that they did.

Miss T says the consequences of her not having her pet groomed in this way would endanger its health. I don't disagree with that but that doesn't mean that Pinnacle need to fund her claim. Pinnacle are a pet insurer. Their policy, like all insurance policies, is subject to terms and conditions. The cover it provides is not unilateral and does not extend to everything Miss T is responsible for as a pet owner. So, whilst I appreciate what the consequences of her not having her pet groomed in this way might be, this isn't something that Pinnacle are obliged to fund. I also take the view that it is inevitable pet owners will have expenses associated with their pets that are not claimable on pet insurance policies. It's unfortunate that in this case the cost of that treatment is high. So, I can quite understand why Miss T wants Pinnacle to fund this. But for the reasons I've set out the treatment is excluded by the cover.

I turn now to Miss T's reference to Pinnacle funding a claim for grooming under sedation in the past before for her. I haven't seen any details of the claim that Miss T says Pinnacle covered but like Pinnacle, I take the view that the payment of a claim will depend on what it is explained to be for by a vet. If say, there was ancillary clipping back of fur to enable a vet to carry out a treatment that was covered under the policy, then that is something that is likely to be covered as it forms part of the treatment. But if, as in the present case, the treatment being sought is for grooming under sedation both for the pet's wellbeing and as a preventative measure, this isn't a claim I consider is covered.

I appreciate that Miss T will find my decision disappointing, but I hope I've provided her with a thorough explanation about why Pinnacle did not treat her unfairly here.

My final decision

I don't uphold Miss T's complaint against Pinnacle Insurance Limited.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss T to accept or reject my decision before 13 March 2026.

Lale Hussein-Venn
Ombudsman