

The complaint

Mr H is unhappy with what Antares Insurance Company Limited did after he made a claim on his pet insurance policy.

What happened

In June 2025 Mr H claimed on his policy for the cost of treatment his cat had received for a cracked tooth. Antares turned down the claim. It said the policy did cover dental treatment as a result of an accident but there was no evidence of an accidental cause for the treatment in this case. The treatment was required because of a condition affecting Mr H's cat and the policy didn't cover any dental treatment required due to illness.

Our investigator didn't think the need for the dental work did result from an accident. And the policy only provided cover for dentistry where that was the case. She accepted this had been a difficult time for Mr H but thought Antares acted fairly and reasonably in declining the claim he made.

Mr H didn't agree. He accepted the requirement for dental work didn't result from an accident. But it was a non-preventable dental condition. And the policy only referenced dental treatment following an accident (which was covered) or dental treatment that could have been prevented through routine dental care (which was excluded). It didn't cover the position where the dental work was neither accidental or preventable. If Antares had wanted to exclude all non-accidental dental conditions that should have been made clear. As it hadn't the ambiguity should be read in his favour and he had a reasonable expectation cover would be provided.

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 Antares has a responsibility to handle claims promptly and fairly. It shouldn't reject a claim unreasonably.

I've looked at Mr H's policy. In relation to dental treatment it says:

- *"If your vet recommends that your pet requires dental treatment due to an accident we will pay the costs up to the limit for dental treatments as stated above.*
- *We will not pay for any dental treatment required due to illness, including where the need for treatment could have been prevented through regular dental check-ups and routine treatments such as dental caries or periodontal disease.*
- *We will not pay for any dentistry that is not related to an accident."*

The policy defines 'accident' as "*a sudden and unforeseen event resulting in physical injury to or by your pet*". It defines illness as "*any sickness, infection or disease suffered by your pet and diagnosed by a vet*". In this case Mr H's claim related to the removal of a cracked tooth. His vet has confirmed the cause of that wasn't an accident. I haven't seen any other evidence to suggest it was. In fact all parties seem to accept the reason why the tooth needed to be removed was because Mr H's cat was suffering from a condition called feline odontoclastic resorption lesion (FORL); that's what his vet diagnosed.

Mr H suggests the policy only excludes dental treatment where it was preventable which isn't the case in relation to FORL. That position on FORL is supported by his vet. But I don't agree with Mr H's interpretation of the policy wording. In my view it makes clear the exclusion includes illness which could have been prevented but the exclusion isn't limited to that; it excludes dental treatment required due to illness in general. And the definition of illness includes 'disease'. My understanding is that FORL is a disease. So the policy exclusion for dental treatment required due to illness would apply to the claim Mr H made.

Even if that isn't the case the policy in any event says it won't pay for dentistry that isn't related to an accident. And the only cover it sets out as being included is where dental treatment is due to an accident. I don't think the policy terms are ambiguous as to whether a claim is covered where the dental work was neither accidental or preventable. I think it's clear it isn't. Given that I think Antares acted fairly and reasonably in turning down the claim Mr H made on the basis it wasn't covered by his policy.

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 H to accept or reject my decision before 30 April 2026.

James Park
Ombudsman