

## The complaint

Mr M's complaint is about a change in his policy terms that meant his pet was no longer covered for insurance.

Mr M says Puffin Group UK Ltd trading as puffininsurance.com ('Puffin') treated him unfairly.

## What happened

I issued the parties with my provisional findings by email in January 2026 in which I said:

*"I have reviewed Mr (M's) complaint and concluded that I broadly agree with the outcome reached by the investigator. However, I intend to change the scope of the redress she awarded and the reasons for it.*

*It is our long-established approach that a business who has made the promise lifetime pet insurance cover must honour that promise. In this case Puffin sold (Mr M) a lifetime policy then offered the same again to him at renewal. In the latest renewal the cover was of no value to him because it was not capable of covering his pet, given its breed. As such Puffin were not able to honour the promise of lifetime cover here and not (the underwriter) as they contend.*

*Where the promise of cover has fundamentally changed, as in this case, the party who made the lifetime promise should take steps to ensure the policyholder is not disadvantaged. One way of doing this might have been for Puffin to seek an alternative underwriter who would not have excluded Mr (M's) pet's breed and offered that cover to him. In this case Puffin did not do that. In the absence of that they should be responsible for the loss (Mr M was exposed to) in renegeing on the promise offered.*

*The obvious loss is the loss of cover for pre-existing conditions. Puffin should therefore compensate (Mr M) for this if that occurs in future. I have set out how I think they should do that below.*

*I have also considered the impact of Puffin's actions on (Mr M). It's clear that the information they presented him with about the change in cover was not highlighted to him, such that I would have expected him to realise he no longer had any cover for his pet when he came to claim on the policy. And when he did make a claim, (Mr M) was shocked to find that the breed of his pet meant no cover was available to him at all. I can see this caused (Mr M) considerable distress and inconvenience. In particular, he has talked about having to work extra hours to afford his veterinary bill which he did not expect to have to pay. I have set out what I think is fair compensation for this below. I have not however included the cost of the claim because, as the investigator says, this should be payable by his previous insurer because the consultations for the problem started during their period of cover.*

## Putting things right

*Puffin should:*

1. *Pay (Mr M) £300 in compensation for the distress and inconvenience caused to him as a result of their actions.*
2. *If (Mr M) is exposed to future loss as a result of his claims not being covered because they are deemed to be pre-existing, Puffin should arrange to compensate that for him in accordance with the policy terms applicable to his previous pet insurance policy. Puffin can do this by instructing a pet insurance claims handler to assess (Mr M's) claim in accordance with the terms of that policy and if it is one which is covered, compensate him for that loss."*

I asked both parties to provide me with any further submissions or evidence they wanted me to consider. Mr M has responded but Puffin have not.

Mr M has explained the difficulties he's experienced in getting his previous pet insurer to accept his claim. The investigator has since explained that he can raise a complaint about that business should he remain unhappy.

### **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 remain of the view that Mr M's complaint should be upheld for the same reasons and in the same way as set out in the provisional findings I have quoted above.

In the absence of any further submissions from either party that makes me think my conclusions should be different, I direct Puffin to put things right as I've set out below.

### **Putting things right**

Puffin should:

1. Pay Mr M £300 in compensation for the distress and inconvenience caused to him as a result of their actions.
2. If Mr M is exposed to future loss as a result of his claims not being covered because they are deemed to be pre-existing, Puffin should arrange to compensate that for him in accordance with the policy terms applicable to his previous pet insurance policy. Puffin can do this by instructing a pet insurance claims handler to assess (Mr M's) claim in accordance with the terms of that policy and if it is one which is covered, compensate him for that loss.

### **My final decision**

I uphold Mr M's complaint against Puffin Group UK Ltd trading as puffininsurance.com and direct them to put things right as I have set out in this decision.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr M to accept or reject my decision before 25 March 2026.

Lale Hussein-Venn  
**Ombudsman**