

## **The complaint**

Mrs V's complaint is about a claim for pre-authorisation she made on her Red Sands Insurance Company (Europe) Limited ('Red Sands') pet insurance policy, which was declined.

Mrs V says Red Sands treated her 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 Mrs V's complaint for broadly the same reasons set out by the investigator. Before I explain why, I wish to acknowledge the volume of submissions Mrs V has made as well as her strength of feeling about her complaint. 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 Mrs V's complaint, namely whether Red Sands treated her unfairly.

Mrs V says the cover she had in place with Red Sands should be treated as continuous as she took up insurance again with them very quickly after cancelling it. She says there was no break in cover. I don't agree. I've considered the transcript Red Sands have provided of the webchat conversation Mrs V had with them on 11 January 2025 when she had cover in place. I can see from that conversation that Mrs V requested to cancel the policy on that date and asked Red Sands to issue her with a refund for any unused days of the policy. Red Sands duly actioned this request and provided Mrs V with a refund for the remaining days left to run on the policy. It wasn't until 16 January 2025 that Mrs V took out cover again with Red Sands. She did this by taking out the policy online herself. It's clear to me that there was a 5-day break in cover and that the old policy came to an end on 11 January 2025 in accordance with her request. And when Mrs V took out the new policy, it was made clear to her that pre-existing conditions would not be covered. As such I don't agree that Mrs V had continuous cover here or that Red Sands did anything wrong by treating the new policy as distinct from the old one.

I turn now to Mrs V's claim on the new policy. Mrs V was claiming for dental treatment. The policy excludes cover for pre-existing conditions which are explained to be:

*"...if (your pet) has shown signs or symptoms before you joined (Red Sands), or within 14 days from your initial policy start date. This also includes any other condition, injury or illness which is connected to that pre-existing condition as determined by a vet."*

In this case Mrs V's claim for pre-authorisation was for a dental treatment arising out of periodontal disease suggested by the pet's vet in July 2025. Mrs V sought pre-authorisation for this from Red Sands, which they declined to cover. Red Sands said they would only cover dental treatments, provided that the pet did not have any pre-existing dental conditions and in this case Mrs V's pet had a history of dental problems, including periodontal disease before the policy was in place. On the other hand, Mrs V says her vet never suggested treatment for any symptoms previously identified before cover started, so Red Sands should cover her claim.

I've considered the pet's clinical notes. It's clear to me that these records do indicate dental problems before cover was in place. In August 2024 the records state:

*"Gums inflamed ++ caudally upper carnassials, owner reports has been like that since in owner's possession, could be Calicivirus, will monitor, might need anti-inflamm, also sometimes teeth need to come out. Owner aware."*

In July 2025, the clinical records say the pet:

*"already has evidence of periodontal disease so advised dental with likely extraction of affected teeth".*

A second record later that month also refers to evidence of periodontal disease and a diagnosis of stomatitis.

Given the content of the pet's clinical record in August 2024, I think it's clear that the pet was exhibiting symptoms of the problem Mrs V was later claiming for and that Mrs V was aware of this. In particular, the notes record that the pet's gums were inflamed and that Mrs V reported that this had been the case since the pet was in her possession. She was also advised that her pet might need to have its teeth extracted. The fact that she was told to monitor things rather than to proceed to have the teeth extracted at that point, doesn't in my view support Mrs V's position that Red Sands are not entitled to rely on the relevant policy exclusions here. I say so because our longstanding approach to pre-existing conditions is that they don't necessarily need a diagnosis for an insurer to rely on the relevant exclusion, just that the owner is aware that there might be a problem arising out of the pet's symptoms for which they might need to claim for later. It's clear to me from the pet's clinical records that that applies here. As such I think that Red Sands were entitled to rely on the exclusions they have in declining Mrs V's claim.

Mrs V says that when she cancelled the earlier policy, Red Sands should have warned her that pre-existing conditions would no longer be covered. Having reviewed the web chat conversation Mrs V had with Red Sands, I'm not satisfied that there was any opportunity for Red Sands to do this, nor that they understood there was potential for her to take out cover with them again. Mrs V's request for cover to be cancelled was quite definitive and followed her request for Red Sands to provide her with a more competitive renewal quote. Red Sands said they couldn't do this so Mrs V asked them to cancel her cover immediately. In those circumstances I don't think Red Sands needed to do anything further other than action Mrs V's request. And having done so, I can't say they did anything wrong here.

**My final decision**

For the reasons set out above, I don't uphold Mrs V's complaint against Red Sands Insurance Company (Europe) Limited.

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

Lale Hussein-Venn  
**Ombudsman**