

The complaint

Dr P is unhappy with the decision by Covea Insurance plc (Covea) about the renewal of her lifetime pet insurance policies.

What happened

Dr P took out pet insurance for her two dogs through her broker in 2024 underwritten by W. Before the renewal of her policies, the broker informed Dr P that '*Unfortunately, we have reassessed the risk for your pet breed and we are unable to renew your policy this year.*'

Dr P complained about the decision not to insure her dogs. Dr P was told Covea didn't accept the risk involved to cover the breed of Dr P's dogs. Unhappy with this response, Dr P referred her complaint to the Financial Ombudsman Service.

Our Investigator explained that the decision not to offer insurance for Dr P's pets was reasonable given Covea's risk criteria at the time. Dr P didn't agree and so the case has been passed to me for 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 agree with the Investigator's findings and outcome on Dr P's complaint. I understand Dr P will be disappointed by this but I'll explain why I have made this decision. I'd like to reassure the parties that although I've only summarised the background to this complaint, so not everything that has happened or been argued is set out above, I've read and considered everything that has been provided.

The role of this service when looking at complaints about insurance and what it covers, isn't to tell an insurer what they should cover. This is a commercial judgement and for them to decide.

A customer may expect a simple explanation for an insurer's decision on whether to offer cover, or not. But for an insurer, there may be hundreds, or even thousands of variables it has to consider when deciding what risks to cover— including its own commercial requirements. And we generally take the view that, providing they treat people fairly - that is they treat customers with similar circumstances in the same way - insurers are entitled to determine what risks they're prepared to cover.

In this case I understand that Dr P thinks that her risk factors hadn't changed. So, she doesn't understand why she was able to purchase insurance through her broker one year, but this wasn't available for her to do the following year.

It's important to make clear that the business whose service I'm looking, as part of this final decision, is Covea. So, I can't comment on the actions of the broker, or previous insurer.

And despite Dr P's strong assertion, Covea wasn't the insurer of Dr P's policy for the period 2024- 2025, and only considered the proposal to insure her dogs in 2025.

Covea's terms of cover clearly state that it doesn't offer cover for a list of excluded breeds. The list of excluded breeds includes the breed of Dr P's two dogs. So, I'm satisfied Covea's decision not to offer cover for Dr P's dogs was reasonable, and in line with its risk acceptance criteria at the time. Different insurers will re-rate the risks they consider regularly. It's for an insurer to decide what risks they're prepared to cover and how much weight to attach to those risks - different insurers will apply different factors.

Although I appreciate the frustration and upset caused to Dr P by Covea's decision not to offer cover for her dogs, I am satisfied that Dr P has been treated fairly and the same as any other customer in the same position. Because of this, I won't be asking Covea to do anything in settlement of this complaint.

My final decision

For the reasons explained I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Dr P to accept or reject my decision before 23 December 2025.

Neeta Karelia
Ombudsman