

## The complaint

Miss N's complaint is about a claim she made on her Allianz Insurance Plc ('Allianz') equine insurance policy, which was declined.

Miss N says Allianz 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 giving 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 N's complaint for broadly the same reasons set out by the investigator. Before I explain why, I wish to acknowledge the passing of Miss N's horse. I'm very sorry for her loss and appreciate this would have compounded the strength of feeling she has about her complaint. I also acknowledge the detailed nature of the 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 concentrate on the crux of Miss N's complaint, namely whether Allianz did something wrong.

The starting point is the policy terms. They say:

*"We'll cover the treatment of a dental injury or illness if:*

- Your horse had a dental examination by a vet or qualified equine dentist in the 12 months before an injury happened or illness was first noticed.*
- Any treatment recommended as a result of the last dental examination was carried out within the timescales recommended by the vet or dentist.*

*We don't cover the cost of:*

- Teeth rasping*
- Removing wolf teeth"*

*And:*

*"You must make sure the following care is provided for your horse:*

- Dental care:*
  - Your horse must have a dental examination by a vet or qualified equine dentist at least once every 12 months.*
  - Any treatment recommended after a dental examination must be carried out within the timescales recommended by the vet/dentist."*

Ms N's horse had dental treatment carried out between February and March 2025. The claim that is the subject of this complaint is for the impaction of the horse's stomach as a consequence of the dental treatment carried out in March 2025.

Allianz accepted that the claim Ms N has made arises as a result of the dental treatment. However, they have declined it on the basis that Ms N's horse didn't have a dental examination in 2024 at all.

I've considered everything both parties have said and the horse's clinical history and I'm satisfied that no dental examination took place in 2024. The previous dental examination was in March 2023. Given the policy requirement for a dental examination to take place every 12 months, the horse was due one in March 2024.

Ms N has said that no examination took place that year as her horse was having respiratory problems which meant that sedation wasn't possible that year. She's provided a letter from her vet confirming the same and the risks the horse would have been exposed to had it been sedated for an examination. I've thought about what Ms N and her vet have said and the presentation of the respiratory issues. The clinical records indicate the respiratory problems weren't identified until August 2024. The horse's dental examination needed to take place 5 months before that based on its previous examination. So, I'm not persuaded that the respiratory problems prevented this from happening. I accept that any dental examination might have needed to be delayed until after the respiratory problems were resolved or stabilized but this doesn't account for the fact that there appeared to be nothing preventing the dental examination taking place in time and by March 2024.

Allianz have said that they allow a grace period of 3 months, usually for dental examinations to take place after the 12 months stipulated, provided there are good reasons for this. In this case I haven't seen anything to suggest there were any reasons preventing the dental examination taking place in March 2024 and in any event the horse's respiratory problems did not arise until five months later. Because of this I'm not satisfied that it was unfair for Allianz to decline Ms N's claim in the way that they did.

I appreciate that the investigator made findings about whether the dental treatment administered in March 2025 amounted to an examination versus reactive treatment. It's not necessary for me to address that. Even if I accept that the March 2025 appointments amounted to dental examinations, the horse still did not have an examination within the preceding 12 months and certainly not since March 2023. As such Ms N's claim is not covered by the policy.

When reaching these conclusions, I've taken into account that Ms N feels her horse had a veterinary check in March 2024 in that the clinical notes record no issues behavioural or clinical with her horse. It's clear to me these checks did not amount to a dental examination. This was confirmed by her dental practice. They state that no specific dental examination was undertaken on the relevant date. As such I'm not persuaded that Ms N complied with the requirements of the policy, such that Allianz should have accepted her claim.

**My final decision**

For the reasons set out above, I don't uphold Ms N's complaint against Allianz Insurance Plc.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss N to accept or reject my decision before 14 April 2026.

Lale Hussein-Venn  
**Ombudsman**