

The complaint

Mrs M complains about delay by Wakam when dealing with a claim on her pet insurance policy.

What happened

Mrs M made a claim on her pet insurance policy. Wakam accepted the claim but asked for some further information. Mrs M was unhappy about the time taken to deal with this and complained. She said it was particularly upsetting because her pet had sadly died and Wakam's handling of the claim made things more distressing for her.

In its response to the complaint, Wakam accepted there had been some unnecessary delay and offered compensation of £100, which it said would be transferred into Mrs M's bank account.

Mrs M remained unhappy and referred the complaint to this Service. Our investigator didn't think £100 was enough and asked Wakam to increase this to £200.

Wakam agreed to this but Mrs M thinks the compensation should be higher. She has asked for an ombudsman's 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 industry rules and guidance say insurers must deal with claims promptly and fairly, support a policyholder to make a claim, and not unreasonably reject a claim. They should settle claims promptly once settlement terms are agreed.

Wakam accepted and paid the claim. It also refunded some overpaid premiums. This dispute is about delays with the claim and the distress caused by that.

Mrs M made the claim in late February 2025. Wakam asked for some further information before processing the claim. It would always have taken some time to process the claim but it wasn't paid until 16 May. It shouldn't have taken that long. Wakam accepted there had been some delay and paid compensation of £100. It has now accepted the investigator's recommendation to pay a further £100, bringing the total up to £200.

Mrs M says that doesn't adequately reflect the level of distress caused to her and has requested a higher amount. That's the issue I need to determine.

The circumstances would have been upsetting for Mrs M, who was grieving the loss of her pet. Delays with the claim made things more difficult at a time that was already very distressing for her. She accepts that compensation can't be awarded for the underlying loss but says the way Wakam dealt with her intensified the distress she was experiencing.

I've thought about this carefully. The situation was very upsetting for Mrs M but, taking into account the circumstances and the timescale involved, I think compensation of £200 in total would be fair to acknowledge the additional distress caused to her at a time that was already very difficult.

Wakam has confirmed it paid £100 into Mrs M's account. It needs to make a further payment of £100 to bring the total up to £200.

My final decision

I uphold the complaint and direct Wakam to make a further payment of £100 to Mrs M.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs M to accept or reject my decision before 3 March 2026.

Peter Whiteley
Ombudsman