

The complaint

Mr P's complaint is about a claim he made on his HDI Global Specialty SE ('HDI') pet insurance policy, which HDI declined.

Mr P says HDI treated him 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 Mr P's complaint for the same reasons set out by the investigator. Before I explain why, I wish to acknowledge the volume of submissions made by Mr P. Whilst I've considered them all, I won't be addressing them individually. 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 Mr P's complaint, namely whether HDI treated him fairly.

The starting point is the policy. It's not in dispute that the policy only provides cover for dental treatment as part of the veterinary fee cover and subject to annual dental checks for accident only, but not illness. In this case Mr P says the dental treatment he is claiming for is as a result of an accident and therefore payable by HDI. On the other hand, HDI relies both on the clinical notes from Mr P's pet's vet and the evidence of that vet which they say sets out the claim is for dental treatment as a result of illness.

I've considered Mr P's pet's clinical notes. They set out that Mr P reported to them that he thought his pet's tooth fell out recently and that it hit it on something. However, the notes go on to say that the pet has multiple resorptive lesions and that various extractions were required as a result. The notes also say that it is likely the pet will require dental treatment again in future due to the severity of resorption and that Mr P should consider viral testing. In addition, there is reference to Mr P being left a voicemail by the vet explaining the work that was conducted to his pet's mouth and that he was provided with information about the dental disease.

The contemporaneous veterinary notes are in my view the strongest evidence in this case, and they support that the extractions of teeth were due to dental disease. I accept that the pet may well have had an injury and lost a tooth on an earlier date. But that doesn't support that the treatment being claimed for was in respect of this. It might well have prompted Mr P to take his pet to the vet, but the diagnosis was clear. The problem with the pet's teeth was due to resorption due to some form of dental disease and not due to trauma as claimed by Mr P.

This position is supported by the pet's vet who was asked to comment on matters after the claim was made to HDI. The vet said that the treatment given was not for injury or trauma and when asked to clarify the position with regard to Feline Odontoclastic Resorptive Lesions (FORLs), which Mr P's pet had been diagnosed with, the vet said there is no known link between trauma and FORLs. I appreciate that Mr P has supplied research he's conducted showing FORLs can be caused by trauma, there is nothing to support this is true for his pet in this case.

Overall the evidence I have seen suggests that whilst Mr P's pet was reported to have experienced an injury, the cause of the problems it was treated for was illness and not trauma. Because of that I don't think it was unfair for HDI to decline cover.

For those reasons, I'm not persuaded the remainder of Mr P's submissions make much difference as there is not enough evidence to satisfy me that his claim is one for the treatment of trauma and that is all his cover extends to.

My final decision

For the reasons set out above, I don't uphold Mr P's complaint against HDI Global Specialty SE.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr P to accept or reject my decision before 29 May 2026.

Lale Hussein-Venn
Ombudsman