

The complaint

Mr S complains that HDI Global Specialty SE declined a claim on his pet insurance policy.

What happened

Mr S made a claim under the “*Death of your pet*” section of his policy after his dog passed away, but the claim was declined. HDI said his dog was put to sleep because he had been aggressive, and the policy doesn’t provide cover in these circumstances.

Mr S says his dog had been friendly and peaceful until he developed a medical condition, and only became aggressive because he was suffering due to the condition. He says it was unfair to decline the claim in these circumstances.

Our investigator said it was fair for HDI to decline the claim in view of the policy term and the clinical evidence of the dog’s behaviour.

Mr S disagrees and has requested 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.

After an incident in July 2025 where the dog bit Mr S, he made the difficult decision to have his dog euthanised. The policy includes cover for the death of the policyholder’s pet and he made a claim on this section. But there is an exclusion that says the claim will not be covered “*If your pet is put to sleep due to aggression.*”

Mr S says the claim should not have been declined because:

- His dog was diagnosed with a medical condition in September 2024. This affected his dog’s behaviour.
- There was no record of any aggression before July 2025. The aggression only arose after the onset of the medical condition and repeated painful treatment. The vet confirmed this was the cause of the aggression.

I know this was a very difficult situation for Mr S and I’ve considered his comments carefully, but I think it was reasonable for HDI to decline the claim.

The exclusion says there is no cover for the death of the pet “*If your pet is put to sleep due to aggression.*” So the exclusion applies for any claim where the pet is put to sleep due to aggression, regardless of the cause.

Mr S initially said the policy wording says euthanasia is not covered if due to aggression, unless caused by an illness that was claimed for previously, but that isn’t what this term

says. Our investigator asked if he had a different version of policy wording. He hasn't provided any different terms, but says the exclusion has been applied too narrowly and insufficient weight has been given to the veterinary evidence.

I've taken that on board, but the exclusion is clear. It's for HDI to decide which risks are covered and it has set out that, while there is cover for the death of a pet, that doesn't apply where the pet is put to sleep due to aggression.

It might not be fair to apply the exclusion strictly, where a dog isn't usually aggressive and was only reacting to a particular situation – for example, while undergoing a painful examination or treatment. But the clinical notes record that Mr S' dog had bitten more than eight people in the past year and several of these incidents were severe, causing injury. The last such incident – which led to Mr S deciding to have his dog put to sleep – was when his dog bit Mr S and caused an injury that required hospital treatment. The notes show the vet discussed possible options but, given the nature of the incident, Mr S had already decided to put his dog to sleep.

In the circumstances, I'm satisfied the decision to decline the claim was in line with the policy terms and was fair.

My final decision

My decision is that I don't uphold the complaint.

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

Peter Whiteley
Ombudsman