

# When man's best friend becomes expensive

## Pet Insurance small print can cause disputes

**F**rom Winston Churchill with his favourite cat, Jock, to East Enders' Ethel Skinner with her pug, Willy, people find a great joy and pleasure in their pets as loved companions. But they can also be expensive.

Pet insurance is designed to help pet-owners pay for unexpected veterinary bills and other related treatment. But it can also cover many other pet-related expenses for example, cancelled holidays, emergency repatriation or quarantine.

The Financial Ombudsman Service was recently asked to investigate a dispute involving Barney, a Labrador puppy, who had serious health problems. This resulted in an insurance claim of £850 for treatment. Barney's owners had known since his birth about his health issues – and were told when they took out the policy that it would not cover any “pre-existing” medical conditions. It was clear that the treatment being claimed for related to an

illness Barney already had before the insurance was taken out. The ombudsman explained to Barney's owners why, in these circumstances, they were not able to uphold the complaint.

The ombudsman was also asked to intervene in the case of Jasper, a three-year old beagle with early onset joint disorder. The insurance company said they were not willing to pay for Jasper's final treatment, as it was more than 12 months since he had first had treatment for that particular condition. However, this was a significant exclusion in the insurance policy – and it had not been brought to the attention of Jasper's owner when she took out the insurance, or when she made the claim for the initial treatment. Jasper's treatment could have been completed within the 12 month period had his owner been aware of the limitation. The ombudsman told the insurer to pay the final part of Jasper's claim.

In the unlikely event that you do need to make an insurance claim, you should find your insurer deals with matters swiftly and efficiently. But if things don't go smoothly and you're unhappy with the way your insurer has handled things, the Financial Ombudsman Service may be able to help. Set up by law the ombudsman is a free service with official powers to settle complaints about a wide-range of financial matters.



**Financial  
Ombudsman  
Service**

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