

The complaint

Miss I's complaint concerns information she was given about her ManyPets Ltd ('ManyPets') pet insurance policy at the point of renewing her insurance.

She's also unhappy with delays in ManyPets paying out a pet insurance claim she made on her policy.

Miss I says ManyPets should properly compensate her for their actions which she says caused her considerable stress and inconvenience.

What happened

Miss I had a pet insurance policy in place with ManyPets. At the point of renewal she had a telephone conversation with them to discuss taking out a new policy. In doing so the ManyPets representative provided her with different policy options- one being renewal on the same terms and another being an upgrade to the policy. During the call, the representative told Miss I that if she took out the upgrade continuous cover would be offered- that is to say that pre-existing conditions her pet had experienced would not be excluded. As a consequence, Miss I agreed to take out upgraded cover, but after the call she said she thought the information she was given by the representative wasn't right, so she called ManyPets back. When she did, ManyPets told her the information the previous advisor gave her was wrong and that the upgraded policy didn't offer continuous cover. As a result, Miss I asked for her policy to be reverted back to the same cover she had before, which ManyPets actioned.

Miss I was also unhappy with the renewal figures she was given. In an earlier call with Many Pets she was told that the renewal price for both of her pets amounted to around £127 but when she called back and asked for one of her pets to be removed from the policy, the premium applied went up to around £102, when it was previously quoted as £82 on a standalone basis. Miss I was unhappy about the price increase.

Many Pets considered Miss I's complaints and acknowledged that the service they'd provided fell below what they expected. They apologised and said they'd provided feedback to the representative's manager about the incorrect information she was given about the policy on renewal. In relation to the price fluctuation, ManyPets explained this was because a multi pet discount of 15% was applied to the first quote Miss I was given but when she removed one pet from the policy, the discount didn't apply. They apologised to Miss I that this wasn't properly explained to her. Overall, they offered her £50 in compensation for the poor service she'd received.

In addition to these complaints, Miss I says that when she made a claim on the policy, it took ManyPets months to pay out her claim which caused her considerable stress and worry. She also said she was in debt as a result of having to fund the vet's fees herself at this time. ManyPets apologised for this and offered Miss I a further £50 in compensation. Miss I remained unhappy so referred her complaint to the Financial Ombudsman Service.

Our investigator considered Miss I's complaint and concluded it shouldn't be upheld. She

said that ManyPets had apologised where appropriate and paid compensation to put things right and this was enough in the circumstances. Miss I doesn't agree so the matter has been passed to me to determine.

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 won't be upholding Miss I's complaint. This is why.

ManyPets have acknowledged that they did some things wrong- specifically that Miss I was given the wrong information when she called to renew her policy and that they should have explained why the 15% discount wasn't applicable if she decided to insure only one of her pets from the outset. They've also apologised for the delay in paying out a claim Miss I made on her policy. So, the issue for me to determine is whether what they've offered to put things right is enough in the circumstances.

Miss I says that what's been offered- an apology, giving feedback to the representative's manager and paying £100 in compensation- doesn't go far enough. She feels this doesn't properly recognise the impact ManyPet's actions had on her in her particular circumstances. She says that she had to spend time chasing ManyPets at a time when she was having medical investigations which were very worrying for her. She also says she was in debt as a result of her claim not being paid in a timely way and that this caused her considerable distress.

I've thought about everything Miss I has said, and I agree that ManyPets actions would have caused her both stress and inconvenience. But, as the investigator said I think what ManyPets have done to put things right is adequate in the circumstances. I've set out my reasons below.

The misinformation Miss I was given about continuous cover was corrected when Miss I called ManyPets back and her cover was reverted to the same policy she previously had. I appreciate that Miss I had to instigate this by calling them back, but I don't think making one phone call to sort things out means that ManyPets need to compensate Miss I by paying her more than they already have. That payment recognises the inconvenience she was put to, which was corrected as soon as the issue was raised.

There was a good reason why the price applicable to Miss I's pet wasn't discounted when she chose to insure only one of them. I know the 15% multi pet discount wasn't explained to Miss I when she first asked for a quote, but I'm not persuaded that the impact of not being told this from the outset warrants anymore compensation than ManyPets have already offered, nor that this has caused Miss I any significant detriment.

Miss I is most concerned about the delays in ManyPets paying her claim. From what I've seen this was down to ManyPets not knowing that the vet that treated her pet was different to the one specified on the claim form, so they were asking for the pet's medical history from the wrong vet. It was only when Miss I chased them that the issue was identified, following which the claim was paid immediately after the pet's medical history was received from the correct vet.

I know that Miss I feels that this issue should have been picked up before and the delay caused her inconvenience but from what I can see, it was reasonable for ManyPets to contact the vet specified on the claim form. That vet didn't respond to ManyPets. Had they done so and explained they weren't the treating vet, ManyPets could have referred back to

Miss I. But without knowing why they weren't receiving the pet's medical history, I can't say that they did anything wrong. Miss I says ManyPets should have cased the vet they contacted for a response. But given there was no response to the initial request, I can't say with any certainty that this would've made a difference. She's also said that ManyPets should have contacted her to advise they weren't receiving her pet's medical history and that they didn't pursue the matter proactively. In addition, she's said that she only recently made a claim for a similar issue, so ManyPets should have had the correct vet's details on file in their records.

I appreciate that there's more ManyPets could have done but I also think it's reasonable that they relied on the information given to them in the claim form by Miss I. And given they took action to progress and pay the claim as soon as they became aware of the mistake, I can't say that they should pay Miss I anymore than they already have. This accords with how we approach awards for compensation in similar circumstances.

Whilst I know my decision will be disappointing for Miss I, I hope I've provided her with a thorough explanation of why I won't be upholding her complaint.

My final decision

For the reasons set out above, I don't uphold Miss I's complaint against ManyPets Ltd.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs I to accept or reject my decision before 2 January 2024.

Lale Hussein-Venn
Ombudsman