

The complaint

Mr C has complained that ManyPets Limited (ManyPets) changed the date on which his monthly direct debit payments for his pet insurance premiums were taken after he notified it of a change of address, and also that ManyPets took an instalment of premium after he'd cancelled his policy.

What happened

Mr C made two complaints to ManyPets.

Complaint 1

Mr C contacted ManyPets on 14 November 2022 as he wanted to change his address on his pet insurance policy. This caused the date of his monthly direct debit to come forward and he received an email from ManyPets on 15 November 2022 explaining that his next direct debit payment of £21.27 would be taken on or after 18 November 2022. He normally paid his premiums on or after the 29th of the month.

Mr C contacted ManyPets about this and wanted to understand why this had happened. ManyPets acknowledged that an error had been made and that this was a one-off adjustment and that his direct debits would go back to the 29th of each month from January 2023 onwards.

Mr C was unhappy with the explanation given by ManyPets and the inconvenience this had caused him and lodged a complaint on 15 November 2022. He had to chase his complaint when he hadn't received confirmation that the complaint had been received.

ManyPets says that it aims to resolve complaints within 3 working days and where this isn't possible, a complaint is passed to its Complaint Specialist Resolution Team who will provide a written acknowledgement within a further 5 working days. It says that as a response was emailed to Mr C on 22 November 2022 it had responded to his initial complaint of 15 November 2022 within its complaint timeframe.

ManyPets has acknowledged that an error was made when, as a consequence of his change of address, his direct debit date was brought forward. It's said that this was a system error which should've been adjusted manually but its team member hadn't done this. It upheld this complaint and said that feedback would be provided to the relevant team member.

Complaint 2

On 1 December 2022 ManyPets emailed Mr C a renewal notice which reflected an increase in his premium from £21.27 to £28.85 a month. As he wasn't happy about this and had found an alternative insurer, he emailed ManyPets on the same day to ask if anything could be done to reduce the premium. Many Pets responded the following day suggesting options which would reduce his premium such as increasing the policy excess or lowering the level

of cover. ManyPets says that Mr C was advised to let it know what he proposed to do before the policy renewal date of 29 December.

ManyPets' records show that Mr C responded to it on 21 December requesting that the policy be cancelled from the renewal date and to be sent confirmation of this. ManyPets accepts that Mr C wasn't sent any response to this request and that it wasn't actioned. His policy was therefore renewed and the new premium of £28.85 was requested from his bank. Mr C phoned ManyPets on 29 December 2022 to complain about this and the level of service provided by ManyPets and also that he'd not received any response to his previous complaint. ManyPets then cancelled his policy and said it would refund the premium of £28.85 once it had cleared on 5 January 2023.

On 30 December 2022 ManyPets issued a final response to Mr C in which it acknowledged the errors made and apologised for these and gave Mr C a £20 Amazon voucher by way of compensation. It also invited him to send it copies of any bank statements in support of a claim for any bank charges Mr C had incurred because of its error, which would be reimbursed to him.

Mr C wasn't satisfied with the compensation offered by ManyPets for its errors and brought his complaint to this service.

Our investigator's view was to uphold Mr C's complaint in so far as it related to ManyPets' failure to inform Mr C that it had changed the direct debit date as this caused Mr C stress and inconvenience at a busy time when he was undergoing the stress of moving house. However, she didn't consider that when Mr C asked ManyPets to cancel the direct debit there was enough time for ManyPets to cancel the payment request it had made to Mr C's bank.

Our investigator initially set up this complaint against the policy underwriter, who didn't respond to her view. It was subsequently set up against ManyPets as the administrator of the policy as Mr C's complaints don't relate to a claim. This was communicated to the wrong team at ManyPets so there was a delay in a response from the correct team.

In the absence of a response from ManyPets, I issued a provisional decision in which I said that I proposed not to uphold Mr C's complaint and invited any further comments from Mr C and ManyPets. Mr C has expressed dissatisfaction at my provisional decision, but his response doesn't persuade me to change my view which is in line with the approach of this service to the awarding of compensation.

I'm therefore issuing my final 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'm not upholding Mr C's complaint and I'll explain why.

It's not the role of this service to fine or punish a business. Our role is to make an award that recognises the impact a business's mistake has had on a customer. We're all inconvenienced from time to time in our dealings with financial businesses, and a certain level of frustration and annoyance is to be expected. But for us to make an award of compensation we need to see that the impact of what a business has done wrong was more than what someone would experience in everyday life, or because of a vulnerability, a customer has been particularly affected in a way that others might not be.

In my view, although there were two errors made by ManyPets resulting in two complaints by Mr C, these errors were acknowledged, apologised for, and corrected promptly by ManyPets. Compensation was given, and also an offer was made to pay any costs that Mr C might've sustained to his bank as a consequence of ManyPets having taken a premium for a matter of days. It was a small amount of money for which Mr C was out of pocket for a very short time. Mr C has said he was moving house at the time, which is stressful, but I don't consider that the impact of the errors made by ManyPets should have added greatly to that.

In my view the inconvenience to Mr C was minor and I consider that the compensation provided by ManyPets in the form of a £20 Amazon voucher is fair and reasonable in the circumstances.

My final decision

For the reasons I've given above, I'm not upholding Mr C's complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr C to accept or reject my decision before 14 October 2023.

Nigel Bremner
Ombudsman