

## The complaint

Ms Z has complained that Forsakringsaktiebolaget Agria (publ) trading as Agria Försäkring hasn't met in full a claim on her pet insurance policy.

## What happened

Ms Z took out a policy with Agria for her cat. Amongst other things the policy covered her for advertising and reward costs up to the policy limits if her cat were lost or stolen.

Ms Z made a claim under the policy after her cat was lost for £548.45 in respect of advertising costs and £1,500 in respect of a reward. The advertising costs related to the purchase of a printer, ink and paper to print posters for her lost pet. The printer cost £459.99.

Agria paid £250 in respect of the reward, being the maximum payable under the policy for this. It said the purchase of a printer didn't fall under the definition of advertising costs. It later agreed to pay £88.46 for the ink cartridge and paper.

Ms Z didn't think that was fair. She said there was no exclusion in the policy for the purchase of a printer. She said as the policy didn't cover using an independent company to produce flyers and advertise for a lost pet, she wouldn't have been able to produce any flyers if she hadn't bought a printer.

She brought a complaint to this service. Our Investigator didn't recommend that the complaint be upheld. He thought Agria had assessed the claims fairly based on the evidence available and the policy terms.

As Ms Z didn't agree, the matter has been referred to me.

## 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.

Agria has refused to reimburse Ms Z for the cost of a printer on the basis that it was not an advertising cost. I need to decide whether that decision was fair and reasonable.

Ms Z's policy covers advertising and reward. It says:

### ***"We will pay***

***If **your pet** is lost or stolen during the **period of insurance** we will pay up to the **maximum benefit** for this **policy** section for **you** to advertise to recover **your pet** and up to £250 for the costs of a reward if **your pet** is recovered.***

***The £250 cost of a reward is included in the **maximum benefit** of this **policy** section.***

### ***We will not pay***

...

*2. Any amount if **you** employ a company or organisation to search for **your pet**, report **your pet** missing, provide a contact point or produce their branded advertising material for **you**.”*

According to the schedule the maximum benefit for this section of the policy was £1,000.

Although Ms Z paid considerably more, it doesn't appear to be in dispute that the maximum payable under the policy in respect of a reward was £250.

With regard to advertising costs, in my opinion the documentation is clear and not misleading. Ms Z says that there isn't an exclusion for the purchase of a printer and so it should be covered as an advertising cost. I'm afraid I don't agree. So long as the policy clearly sets out what it will cover (in this case, advertising costs), it doesn't need to set out everything that wouldn't be covered under that heading. In any event it would be impracticable to list everything that wouldn't be covered.

I'm aware that Ms Z couldn't claim for using a company to produce branded advertising material but I don't think that would have prevented a claim if she'd produced a flyer herself and paid for it to be printed.

I'm sorry to disappoint Ms Z but I think Agria has treated her fairly and in line with the policy terms.

### **My final decision**

For the reasons set out above, I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Ms Z to accept or reject my decision before 7 September 2023.

Elizabeth Grant  
**Ombudsman**