

The complaint

Mr C has complained that Aviva Life & Pensions UK Limited (Aviva) included the name of his late father on the surrender forms of two policies he had to complete. Having already told Aviva of his father's passing he feels Aviva should have removed his father's name and signature box before issuing the forms to him.

What happened

Mr C's father passed away in December 2019 and Mr C notified Aviva of this in early 2020. He also requested the surrender forms required for cash in two policies his father had held with Aviva.

The surrender forms included Mr C's father name as the policy holder as well as a signature box for his signature. Mr C was unhappy with this and felt the forms should have been amended to remove this part before being sent out to him.

In response to the complaint Aviva explained the surrender forms were pre-printed and therefore couldn't be amended. It did however agree that it could have been more sensitive when explaining this to Mr C over the telephone prior to him making the complaint. It also acknowledged that it could have explained this in a cover letter to Mr C as well as explaining the signature box should be ignored. In recognition of this, Aviva paid Mr C £50 and also agreed to pay the funds to Mr C by Clearing House Automated Payment System (CHAPS) payment rather than the usual Bankers Automated Clearing Services (BACS) payment in order to speed up the receipt.

Mr C remained unhappy and referred his complaint to this Service where it was assessed by an investigator. She felt the amount Aviva had paid to Mr C be increased to a total of £100. She felt this was required because Aviva had been told on two occasions about the passing of Mr C's father and also because she didn't feel Aviva had been sympathetic enough in dealing with Mr C during his difficult time.

Aviva didn't agree with the assessment and remained of the view the compensation of £50 it had paid was sufficient.

As no agreement could be reached the complaint has been passed to me to review.

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 agree with the outcome reached by the investigator and for largely the same reasons.

I appreciate that Aviva couldn't have amended the forms when Mr C contacted it to surrender the policies. But I do think it could have done more to mitigate the effect of seeing his father's name on the forms by explaining to him that the forms were pre-printed and

apologising for any potential distress before the forms were sent out. That way Mr C would have been able to prepare himself for the details the forms included. I don't think this would have been too onerous for Aviva to do and would have shown it was treating its customers in an empathic manner.

In addition, having also listened to the telephone calls between Mr C and Aviva I also think there could have been more recognition of Mr C's situation and the fact he had recently suffered a loss. It's important for any customer of a business to be treated as an individual and I don't think this happened in this situation.

It's also worth making the point that while I appreciate this may be now something Aviva has looked to amend; I think this is something that should have been addressed by Aviva a lot earlier than Mr C raising it. There must be many other customers of Aviva in the same situation as Mr C who have received these surrender forms where the deceased's details have been included and undoubtedly this would be quite distressing for them.

Putting things right

Overall, therefore, I think the circumstances of this complaint warrant an increase in the compensation offered to £100 in total. I think the distress caused to Mr C could have been easily avoided and dealt with a lot earlier than it has been.

My final decision

My final decision is that I uphold this complaint and direct Aviva Life & Pensions UK Limited to pay Mr C the amount noted above.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr C to accept or reject my decision before 21 March 2022.

Ayshea Khan
Ombudsman