

The complaint

Ms B is unhappy with the way Unum Limited handled her claim for income protection.

What happened

The background to this complaint is set out in my provisional findings. In summary, Ms B needed to claim on her income protection plan following the onset of her illnesses. Her claim was accepted, however, Unum paid her too much benefit and so asked that she return the overpayment, which was over £5,000. Ms B was also unhappy with the way she was treated by Unum, including how she was spoken to over the phone. Unum offered her £250, but Ms B didn't think this was fair.

I provisionally decided that Unum should increase its offer to £500 for the overall distress and inconvenience it caused her. I said that it should have handled her claim more promptly and that it should have offered her a repayment plan that suited her financial circumstances.

Both Ms B and Unum accepted my provisional findings. And so, it's now for me to make a final decision – no additional submissions were made in response to my provisional 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've decided to implement my provisional decision, for all the reasons I've already explained within it. Because there are no further arguments for me to consider, there's nothing more to say in relation to this complaint. I'm upholding Ms B's complaint and Unum must now pay her the additional compensation to a total of £500 for the distress and inconvenience cause.

My final decision

I uphold Ms B's complaint and Unum Limited must now pay her the remainder of compensation. Ms B is awarded a total of £500 compensation for the overall distress and inconvenience caused.

Under the rules of the Financial Ombudsman Service, I'm required to ask Ms B to accept or reject my decision before 12 April 2022.

Scott Slade
Ombudsman