

## **The complaint**

Ms G is unhappy that she was locked out of on line access to her account with ReAssure Limited for several months and so was unable to view or manage her pension. She also received a P45 that contained inaccurate information about her employment status.

## **What happened**

I've seen that Ms G has experienced a number of issues with her pension policy with ReAssure. I'm not going to refer to everything but, in summary and in so far as is relevant to this complaint, Ms G had no on line access to her pension policy between March and June 2021. ReAssure has said this was because Ms G's account was being updated. Typically that should take around ten to fifteen days. But, for some reason, updating Ms G's account wasn't straightforward and required input from ReAssure's IT department.

I've seen that Ms G contacted ReAssure several times in March 2021 about not having online access. Amongst other things she said her account had been placed on hold while ReAssure was reinstating her direct debit when she'd already had a letter (some 15 days earlier) from ReAssure saying the direct debit had been set up. She gave ReAssure a deadline of 26 March 2021 to sort things out. Ms G was also unhappy that she'd received an incorrect P45 (saying that she'd left work when she hadn't). She requested a revised P45.

The deadline Ms G had set for ReAssure to restore her on line access wasn't met and Ms G submitted a complaint to this service. ReAssure left Ms G a voicemail on 30 March 2021 to say that fixing the issue was a priority. Ms G contacted ReAssure again in April and May 2021 as she hadn't received a correct P45 and she still didn't have on line access.

It wasn't until June 2021 that on line access was restored. Ms G contacted ReAssure on 22 June 2021 to say she'd seen some of the missing payments had been added to her account. I think ReAssure tried to contact Ms G in July 2021 to confirm ReAssure was in the process of applying all the single premiums. Ms G got in contact again in early August 2021. I can see that she was becoming increasingly frustrated with the time taken and the lack of any written confirmation as to what had happened to her payments – and despite ReAssure having said in July that she'd get something within the next five to ten working days.

Things still hadn't been sorted out by early September. I think ReAssure may have tried to speak to Ms G to apologise for the length of time taken to process the premium payments or to see if she'd like the payments refunded.

Ms G called ReAssure on 5 October 2021 to say she'd been told on 26 March 2021 (having received an incorrect P45 and having requested a revised one) that she should have it within eight weeks. But she was still waiting for an explanation and a revised P45.

I've seen a final response ReAssure issued on 16 October 2021. It said that the reason for Ms G's complaint was because of the time taken to respond to her request for a correct P45. ReAssure said the relevant department had been contacted and the revised P45 should be with Ms G shortly. ReAssure apologised for any inconvenience caused by the delay. To say sorry ReAssure had arranged for a payment of £200 to be made to Ms G.

Ms G's complaint (about the incorrect P45 and the lack of on line access) was considered by one of our investigators. He noted that Ms G could've telephoned ReAssure during the period she couldn't see and monitor her account on line. But that wasn't really the same as being able to monitor her account on line. That was important to Ms G as she'd experienced problems in payments being credited to her pension policy (and that's the subject of a separate complaint).

The investigator said that the issues about the incorrect P45 and the lack of on line access hadn't caused Ms G any financial loss. She had been caused distress and inconvenience.

ReAssure had offered £100 which the investigator didn't think was enough. He suggested that £200 would be fairer and better reflect the distress and inconvenience Ms G had suffered by not having on line access for some three months or so. ReAssure had offered Ms G £200 for the inconvenience she'd suffered in connection with the error about her P45. The investigator thought that was fair and in line with what we'd award and so it didn't need to be increased.

ReAssure didn't accept what the investigator had said. It maintained the £100 it had already offered was fair and reasonable.

As agreement couldn't be reached the complaint was referred to me to decide.

### **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.

I'm very sorry that Ms G has been waiting some time for an ombudsman's decision.

Although I've read and considered everything, I'm only going to refer to what I see as key.

As I've indicated, Ms G has made another complaint to us. It's about payments she made which weren't allocated to her pension policy. Although I'm issuing separate decisions, I've considered both complaints alongside one another.

It isn't clear exactly what ReAssure needed to do to update Ms G's account and why that resulted in Ms G being without on line access for a period considerably in excess of what ReAssure says would be the usual timeframe. I don't think ReAssure disputes that Ms G was left without on line access for much longer than should've been the case. Similarly why an incorrect P45 came to be issued isn't clear. But again ReAssure accepts that an error was made.

The issues which I've considered in this complaint – the lack of on line access and the incorrect P45 – haven't caused Ms G any financial loss. As the investigator noted, because of the missing payments Ms G may have been understandably anxious to check her account on line to see if the payments had been credited. But there's no suggestion she needed information about her account to make decisions about her policy. Or that because she was unable to check her account that meant she didn't take certain steps and that's led to a financial loss.

But I think she did suffer considerable inconvenience. As the investigator noted, Ms G could've contacted ReAssure by telephone for information about her account. I've seen that she did that multiple times – in an attempt to get on line access restored and a replacement P45 issued. But that's not the same as having on line immediate access on an ongoing

basis. And during a period when Ms G would probably have wanted to be checking very frequently if her account had been updated with the missing payments (although it was only considerably later that happened). I don't underestimate the inconvenience and stress which not having on line access would've caused.

I don't think the £100 offered by ReAssure is adequate. Ms G was without on line access for about three months. I think that merits a higher award. The investigator suggested £200 instead.

I think I may have suggested a slightly higher figure. But I note that ReAssure paid Ms G £200 for the other aspect of this complaint - the administrative error on the P45 which said she was no longer working when in fact she was. Again that error didn't cause Ms G any financial loss, just distress and inconvenience. Despite the delay in getting ReAssure to issue a correct P45, £200 is probably more than I'd award. So, while not having on line access for a prolonged period and in the circumstances I've referred to, might merit an award higher than the £200 suggested by the investigator, I think that's balanced by the higher award for the P45 meaning that a total of £400 is fair and reasonable.

Ms G may consider a higher amount should be awarded. On our website we say that an award of over £300 and up to around £750 might be fair where the impact of a mistake has caused considerable distress, upset and worry – and/or significant inconvenience and disruption that needs a lot of extra effort to sort out. Typically, the impact lasts over many weeks or months, but it could also be fair to award in this range if a mistake has a serious short-term impact.

As I've noted, Ms G suffered considerable inconvenience over a period of months. She contacted ReAssure multiple times from March 2021 onwards. She was given assurances that things would be sorted out and timescales given which weren't met which no doubt added to her frustration. But I still think an overall sum of £400 is fair and reasonable and taking into account what I say below. So I'm going to say that ReAssure should pay £200 as suggested by the investigator.

As I've said, Ms G has another complaint with us which I've also considered. I think at some stage we may have planned to deal with all Ms G's concerns as one complaint. We haven't done that but I've borne in mind Ms G's other complaint in deciding what compensation would be fair and reasonable in this complaint.

Looking at things from that overall perspective, Ms G will receive, in total, £650 compensation. That's made of the £200 ReAssure has already paid in respect of the incorrect P45, the further £200 I'm awarding for the lack of on line access and the £250 I've awarded on the other complaint.

I think total payments of £650 fairly reflect the considerable frustration, annoyance, disappointment and inconvenience that ReAssure's several errors and the delays in putting things right have caused Ms G. I think ReAssure may also have paid Ms G £100 in connection with another issue – delays in withdrawing £3,000 and receiving pension projections. For the avoidance of doubt I've disregarded that £100 as it relates to an entirely separate issue. So ReAssure shouldn't take that payment into account in paying the compensation I've awarded.

### **My final decision**

I uphold the complaint. ReAssure Limited must pay Ms G £200 for the distress and inconvenience she's suffered.

Under the rules of the Financial Ombudsman Service, I'm required to ask Ms G to accept or reject my decision before 5 October 2022.

Lesley Stead  
**Ombudsman**