

## **The complaint**

X has complained about the service received from Wesleyan Assurance Society trading as Wesleyan ('Wesleyan').

## **What happened**

X has income protection insurance cover with Wesleyan. In December 2020, Wesleyan contacted X to arrange a review which took place in January 2021.

A suitability report was created on 18 January 2021 and on 22 February 2021, Wesleyan emailed X with confirmation of the changes made to the policy. X wasn't able to access this and so Wesleyan sent a letter to an incorrect address in March 2021.

X complained about the data breach and the poor service she had received.

Wesleyan replied towards the end of April 2021 to admit there had been a data breach and offered £100 compensation. It didn't think there had been any delays in changing the policy. X replied in May 2021 and chased for responses but didn't get any. So she referred her complaint to this Service.

Our investigator looked into the complaint and found that Wesleyan's failure to acknowledge or respond to X's emails was poor service. He recommended a total of £175 compensation which Wesleyan agreed to and it paid the money to X.

X didn't think that was enough and asked us to request all correspondence from Wesleyan.

As an agreement couldn't be reached, the case has been passed to me for a 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 agree that £175 compensation for Wesleyan's poor service is fair and reasonable in all the circumstances, for the following reasons:

- X says Wesleyan delayed in making changes to her policy but I haven't seen any evidence that X asked Wesleyan to make changes by a specific date or that the changes were time sensitive. A meeting was arranged for the beginning of January 2021, a suitability report was prepared in mid-January 2021 and the changes were made in February 2021. I don't think this suggests any excessive or unreasonable delays.
- Wesleyan has accepted that it sent an incorrectly addressed letter to X which was sent to another customer mistakenly. Wesleyan apologised for this and offered X compensation as a result. It also said it had spoken to the member of staff involved and explained this had happened as a template letter had been used but the address

hadn't been changed. I think £100 compensation is appropriate on the basis that there is no evidence X's data or information was used inappropriately by the customer it was sent to.

- X says she had to chase Wesleyan and it didn't acknowledge all of her correspondence or reply within reasonable timeframes. As set out by the investigator, there were a number of emails Wesleyan didn't respond to over a two to three-month period. Our investigator recommended a further £75 compensation which Wesleyan has already paid and which I think is appropriate to recognise the frustration X felt and the inconvenience caused.
- Wesleyan has confirmed it has provided all its correspondence with X to this office.

Overall, I appreciate why X feels disappointed with the service received and I agree that the lack of response, having to chase and the data breach would have caused distress and inconvenience. Having considered the time period involved and the emails I have been provided with, I think the £175 compensation already paid is sufficient. I haven't seen any evidence that the data breach had any further impact or that X's data was incorrectly used. And X chased around five or six times over a two-month period. As these matters weren't long lasting, I don't think any additional compensation is due.

### **My final decision**

For the reasons set out above, I uphold this complaint and agree that a total of £175 compensation is fair. Wesleyan Assurance Society trading as Wesleyan has recently paid this and so it doesn't need to do anything further.

Under the rules of the Financial Ombudsman Service, I'm required to ask X to accept or reject my decision before 28 October 2022.

Shamaila Hussain  
**Ombudsman**