

The complaint

Miss O's complaint is about her unemployment insurance policy with Ageas Insurance Limited.

What happened

The details of this complaint are well known to both parties, so I won't repeat them again here. The facts are not in dispute, so I'll focus on giving my reasons for my 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 with the conclusions reached by the investigator for these reasons:

- I understand Miss O became unemployed in late March 2020 because the start date for her new job was delayed. So, she made a claim under her unemployment policy with Ageas on 11 May 2020. Miss O started working again on 8 June 2020.
- Ageas didn't send Miss O the claim forms until August 2020. Miss O asked Ageas for help in filling out the forms in October 2020. She, and her family members, chased Ageas for an update on the claim in November and December 2020.
- Miss O's family members continued to chase Ageas about the claim. In June 2021 Ageas said that it would now review the information Miss O had sent about the claim in May 2021. But following this, Ageas incorrectly closed the claim in November 2021.
- It's clear that there have been several instances where Ageas didn't take action to progress Miss O's claim until she or a family member chased this. I accept this would've been frustrating for Miss O. But I'm also mindful that during most of the claim process, Miss O was working again. So, even if she has a valid claim, Miss O wasn't without an income due to delays caused by Ageas for any significant period of time.
- For clarity, as this complaint is about Miss O's policy with Ageas, I can only consider any impact of Ageas' mistakes had on Miss O – rather than on her family members.
- Ageas has now offered £500 to compensate Miss O for the distress and inconvenience caused due to the delays and poor service during the claim process. It has also said it will consider the claim. I think this is a fair and reasonable resolution to this complaint.

Putting things right

Ageas should pay Miss O a total of £500 in compensation for the distress and inconvenience caused. Ageas can deduct any amount it has already paid Miss O in relation to this complaint from this payment.

Ageas must pay this compensation within 28 days of the date on which we tell it Miss O accepts this final decision, and if it pays later than this it must also pay interest on the compensation from the date of this final decision to the date of payment at 8% a year simple.

Ageas should also now consider Miss O's claim and get in touch with her if there's any information missing for it to do so.

My final decision

My final decision is that I uphold Miss O's complaint, and I direct Ageas Insurance Limited to put things right in the way that I've set out above.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss O to accept or reject my decision before 25 August 2022.

Renja Anderson
Ombudsman