

The complaint

Mr B complains that Scottish Friendly Assurance Society Limited failed to locate his policy which caused him distress and inconvenience.

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 reasons for my decision.

Scottish Friendly offered £25 for what happened however Mr B didn't accept this and is seeking an increased amount of compensation.

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 conclusion reached by our investigator for the following reasons:

- On 8 December 2021 Mr B called Scottish Friendly to discuss his policy, when he spoke to one of its advisors he was told his policy couldn't be located. Scottish Friendly has recognised its error here and confirmed that the advisor could've done more to locate the policy during the call.
- All parties agree that Mr B was given wrong information about his policy and I can understand why this would've caused Mr B some worry and upset. So, what I must now think about is the steps Scottish Friendly has taken to put things right. When a consumer is given incorrect information I firstly need to consider if there was any financial impact. Here, Mr B was calling to enquire about his policy, and I haven't seen any evidence that the wrong information led him to take any actions that resulted in a financial loss.
- The issue here is one of distress and inconvenience. Mr B has said following the call with Scottish Friendly in December 2021 he was left worried and anxious, because amongst other things he had been paying into his policy for many years and so didn't understand why it couldn't be located.
- Scottish Friendly has offered £25 compensation for what happened. Mr B says this amount is unfair because of the trouble and upset this caused him and given his personal circumstances around that time I can understand why. I accept that Scottish Friendly were unaware of Mr B's personal circumstances but in any event, I think it could've confirmed Mr B had a policy much sooner than it did.
- At the earliest, I can see Mr B was told his policy did in fact exist, but this wasn't until he received the outcome to his complaint in February 2021. Scottish Friendly has said it dealt with the matter within the expected timescales, I agree it did provide Mr B

with a response to his complaint within a reasonable amount of time. But I can't see any reason why it delayed confirming with Mr B that he did have a policy. For example, a phone call could've put Mr B at ease during the time he waited to hear the outcome of his complaint.

Putting things right

- Being told the wrong information was an error, I can see that Scottish Friendly has apologised and offered £25 compensation, but I don't think this fairly reflects the distress and inconvenience its error caused.
- So, I think Scottish Friendly should pay Mr B £75 for the delay in confirming his policy existed.

My final decision

My final decision is that I uphold this complaint. Scottish Friendly Assurance Society Limited should pay Mr B £75 for the reasons explained above.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr B to accept or reject my decision before 16 February 2023.

Rajvinder Pnaiser
Ombudsman