

The complaint

Ms W complains that NewDay Ltd trading as Debenhams unfairly cancelled her policy in October 2021.

What happened

Ms W says that NewDay cancelled her policy in October 2021 which she thinks is unfair. As a result, she says she has been financially disadvantaged. She would like her PPI policy reinstated. NewDay says it gave notice of the cancellation as per the terms and conditions of the policy, and so it hasn't done anything wrong by cancelling the PPI.

Our adjudicator considered this complaint and felt that Ms W's complaint should not be upheld. Ms W disagreed so the complaint has been passed to me to consider.

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.

Ms W says that it wasn't fair for NewDay to cancel her policy and she would like it reinstated. Unfortunately, due to the length of time that's now passed the policy terms and conditions for Ms W's PPI policy are no longer available. But NewDay have provided a copy of a PPI terms and conditions document which it says is the closest available and would've been the same if not very similar to the terms and conditions which applied to Ms W's policy. And in the absence of the actual document, this is the best evidence available.

In section 6 of the document provided under the heading "*How Does Cover End?*" it states:

"After the first 30 days, your cover may be cancelled by you or us by giving 30 days' notice in writing"

NewDay wrote to Ms W on 16 August 2021 informing her that the PPI would be cancelled by them on 31 October 2021. As this was more than 30 days notice, I am satisfied that NewDay fulfilled their obligation to give Ms W notice of their right to cancel the PPI policy.

As I've not seen any other evidence that NewDay should not have cancelled the policy, or did not follow the correct cancellation procedure, I think NewDay need to reinstate Ms W's policy.

My final decision

For the reasons outlined above, I do not uphold Ms W's complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Ms W to accept or reject my decision before 10 November 2022.

Ombudsman