

The complaint

Mr B complained about the service received by Aviva Life and Pensions UK Limited ("Aviva"). He said Aviva did not send an annual statement to him about his endowment policy and he wasn't able to look up any information about it online either.

What happened

Mr B had an endowment policy with Aviva. He first took the policy out in 1989 and it matured in December 2021. Mr B received annual statements from Aviva on an annual basis, throughout the life of his policy. He didn't receive a statement in December 2020 though and at this point noticed he couldn't check details online about his policy either.

Mr B contacted Aviva on 6 February 2021 and asked it about the annual statement and lack of information online. During this phone call, a representative from Aviva let Mr B know the guaranteed market value (GMV) of the policy and told him it was around £9410. Mr B then followed this call up with an email on 9 February 2021. Mr B then received a letter in the post with an annual statement, but this showed a GMV value of around £9340. This caused Mr B concerns as the value was different to the one that he had been given up to that point.

Mr B sent a letter to Aviva on 11 March 2021 and made a complaint. He asked for a response about receiving an annual statement, online access to information and also regarding the differing values given to him by Aviva about his policy. Aviva responded to Mr B's complaint on 25 March 2021. It offered an apology and £75 in compensation for the trouble caused.

Mr B sent another letter to Aviva on 3 March 2021 to say the complaint has not been resolved. He sent a chaser email on 20 March 2021 and received a response from Aviva the next day to say it would respond. He then sent further emails asking for a reply on 19 June, 10 July and 14 July 2021.

Aviva then responded on 19 September 2021. It again said it made a mistake and that it was sorry. But again, Mr B said it hadn't resolved his complaint. So, at this point, he referred his complaint to our service.

An investigator looked into Mr B's complaint. He sent his view to both parties and didn't think Aviva had acted fairly. He said Mr B's pursuit of information took months. He concluded that given the amount of inconvenience Mr B experienced, he suggested Aviva increase the award to Mr B to £175 and also answer his most recent letter.

Mr B responded and said he agreed with the investigator's view. Aviva did not respond.

As the parties are not in agreement due to Aviva not responding, Mr B's complaint has been passed to me, an ombudsman, to look into.

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 have looked in particular through all of the correspondence between Mr B and Aviva from February 2021 up to the present.

Mr B's initial complaint was about not receiving an annual statement that he had become used to receiving, in December 2020. He also was unable to check the details of his policy online. I can see Aviva gave an explanation as to why this was the case, when it wrote to him on 25 March 2021.

Aviva said that there was a system error and that this caused the statement not to be sent out. And this also caused an issue with information not being displayed online. Instead, a manually produced statement was sent out but not with up to date information held on it, and a phone number was given for another team within Aviva regarding the issue with online information being provided.

Although I can see that Aviva provided an explanation as to what the problems were, I don't think it then went on to provide an adequate resolution to Mr B's complaint. So, I can see why he would then ask further questions and seek clarification about his policy, obtaining a revised statement and also finding out how he can get information about his policy online.

So, when Mr B went back again to ask further questions, I can see why he was frustrated that Aviva had not then gone on to provide the information he required within a reasonable timeframe. This then led to him sending a series of emails to Aviva, without response. Which would have caused further frustration.

Aviva then responded on 19 September 2021, but again it did not aim to resolve Mr B's requests. It instead added a fuller explanation as to what went wrong.

I can see that Aviva has agreed that it did something wrong with not producing an annual statement when it should have. And when it has tried to rectify this, it has caused further frustrations by not providing the information that Mr B wanted. Aviva initially sent an annual statement, but this didn't give an up to date GMV of the policy, which caused some confusion. So, I do think there is a shortcoming here by Aviva in how it has dealt with Mr B's request for information.

I think the shortcoming that Aviva is responsible for has caused Mr B distress and inconvenience. Mr B has taken a prolonged period of time and effort to try and get a resolution to his request but without any success. So, although I do acknowledge Aviva has said sorry and has paid compensation of £75 to him, I don't think this is enough. I think it should pay an additional £100, making a total award of £175 to Mr B for the frustrations it has caused him, that could have been avoided, if it had provided the information required in a timely manner.

To date, I can't see that Mr B received an annual statement from Aviva with the correct GMV value on it or was able to check the information about his policy online. But I don't think Aviva needs to do anymore here, as the policy has now matured. Mr B would've received up to date information about his policy when this happened before and on it maturing.

In conclusion, I uphold Mr B's complaint about Aviva, and it is now time for it to put things right.

Putting things right

I can see that Aviva has already paid Mr B £75.

For the reasons given above, Aviva needs to also:

- Pay Mr B an additional £100 for distress and inconvenience for not providing Mr B with information about his endowment policy. Mr B needed to chase Aviva about this, and this caused further frustration over a prolonged period.

My final decision

My decision is that I uphold Mr B's complaint about Aviva Life and Pensions UK Limited and direct it to put things right, as I have described above.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr B to accept or reject my decision before 14 November 2022.

Mark Richardson
Ombudsman