

The complaint

Miss G has complained that The Royal London Mutual Insurance Society Limited mis-sold a policy to her, has not yet made a decision on her income protection claim or waived her premium.

What happened

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

- Miss G's income protection policy was sold by a financial adviser and not by Royal London. I therefore can't consider this issue against Royal London. I note that it gave Miss G details of the seller.
- Royal London is required to handle claims promptly and fairly. Miss G has an ongoing income protection claim. I can see that Royal London received some information from Miss G's employer as well as emails from her in May 2022. However it required some more information and wrote to Miss G in July 2022. Having not received the information it required Royal London wrote to Miss G again in December 2022 and January 2023.
- It is not for this service to assess Miss G's claim and I can see that Royal London isn't yet in a position to do so as it is waiting for information. However, I agree with our investigator that the matter could have been handled more pro-actively. I can see that the lack of progress has been stressful for Miss G. Although Miss G doesn't feel that £150 sufficiently compensates her, I'm satisfied that the sum is fair in all the circumstances for the delays to date, and I don't increase this recommendation.
- Miss G pays for waiver of premium benefit. Royal London advised Miss G that that whilst her claim is being assessed the premium should continue to be paid, but that a refund would be made if required when a claims decision is made. I think that this is fair.

My final decision

My final decision is that this complaint is upheld. The Royal London Mutual Insurance Society Limited should pay Miss G £150 in compensation.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss G to accept or reject my decision before 2 March 2023.

Lindsey Woloski
Ombudsman