

## **The complaint**

Miss H has complained about the service she received from Scottish Widows Limited.

## **What happened**

The details of this complaint are well known to both parties, so I won't repeat them again here. The facts aren't 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.

- I've focused on what I find are the key issues here. Our rules allow me to take this approach. It simply reflects the informal nature of our service as a free alternative to the courts. If there's something I haven't mentioned, it isn't because I've ignored it. I haven't. I've fully reviewed the complete file. I'm satisfied I don't need to comment on every individual argument to be able to reach what I think is the right outcome.
- It's not disputed that Miss H wrote to Scottish Widows in July 2021 to update her personal circumstances change her name and update her occupation. Scottish Widows sent the request to its actuarial department to issue a new quote based on Miss H's job and salary. Its records show a quote was sent to Miss H and reissued the same month. It's not clear what happened, Scottish Widows says it didn't receive a reply, but it would seem Miss H didn't receive this communication. From July 2022 I can see that Miss H wrote to Scottish Widows on several occasions but didn't receive a reply. Her request to increase her benefit and premium and change her name has now been actioned.
- I can see that the process was very frustrating for Miss H. She needed to write and call on more than one occasion when this shouldn't have been necessary. She would still like to know why her requests weren't actioned sooner. Scottish Widows hasn't given an explanation as to why correspondence from July 2022 wasn't responded to. However it has offered £250 in compensation for the poor communication and poor customer service. I find that amount is fair compensation for the inconvenience Miss H suffered.
- This service doesn't regulate insurers or tell them how to operate. Although Scottish Widows has not elaborated on how the service failings came about, it accepts that Miss H didn't receive the level of service that she could have expected. In acknowledgement of this it has offered compensation. I find that is a fair resolution, given that the changes have now been implemented. If Miss H requires further documentation from Scottish Widows regarding her policies, she should request this directly.

**My final decision**

Scottish Widows Limited has made an offer to pay £250 to settle this complaint. I find the offer is fair in all the circumstances.

My final decision is that Scottish Widows Limited should pay Miss H £250, if it hasn't done so already.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss H to accept or reject my decision before 21 June 2023.

Lindsey Woloski  
**Ombudsman**