

## **The complaint**

Mr M has complained that CIGNA Europe Insurance Company SA-NV ('CIGNA') provided a poor service when he made a claim.

## **What happened**

Mr M has a dental insurance policy through CIGNA.

Mr M made a claim for treatment and provided CIGNA with an invoice and receipt. CIGNA asked Mr M for an itemised bill before the claim could be paid.

Mr M is unhappy with the advice and information he was given by CIGNA when he called to ask about the itemised bill. He says he was told to use a google search for a form to complete rather than the portal and so he complained. He felt CIGNA should have contacted his dentist for any information it needed and so he made a complaint.

Unhappy with CIGNA's response to his complaint, Mr M referred his complaint to the Financial Ombudsman Service.

Our investigator looked into the complaint but didn't think CIGNA had treated Mr M unfairly or had provided a poor service.

Mr M disagreed and asked for an Ombudsman's decision. And so the case has been passed to me to decide.

## **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 don't think this complaint should be upheld. I'll explain why.

- The background is well known to both parties and has been set out in some detail by the investigator. I won't repeat everything here but will instead focus on what I consider to be key to my decision.
- The relevant rules and industry guidelines say an insurer should handle claims promptly and fairly. And shouldn't unreasonably reject a claim. It should also provide appropriate support, information and guidance when making a claim.
- The policy terms and conditions confirm: *"We will get in touch if we need any more information about your claim, which might include asking you to complete a CIGNA dental claim form, or submit itemised receipts, if you haven't already."*
- The policy also says: *"You'll need to upload itemised receipts showing full details of the treatment carried out and relevant dates"*.

- So I am satisfied that the itemised receipt was required and CIGNA fairly and reasonably asked for this.
- Mr M is unhappy about the information and guidance CIGNA gave to him. But as already explained by the investigator in some detail, CIGNA didn't make a mistake and I don't think there was any deliberate attempt to frustrate Mr M. I think the adviser was trying to be helpful by explaining that Mr M could download a form to be completed. The adviser said this could be obtained through a google search or through the portal. Mr M says the adviser should have directed him to the portal rather than google but I can't see how this has caused him any loss or detriment and Mr M was clearly aware he could use the portal. And the adviser explained the reason for providing the google option was because it may have been quicker than logging into the portal. So I don't think CIGNA provided an unreasonable service and in any event, has apologised for any frustration this has caused to Mr M.
- Overall, I am satisfied CIGNA provided a reasonable service in the way it dealt with Mr M's claim, including when he called to enquire about the itemised bill. So I won't be asking CIGNA to do anything further.

### **My final decision**

For the reasons set out above, I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr M to accept or reject my decision before 7 March 2024.

Shamaila Hussain  
**Ombudsman**