

The complaint

Mr and Mrs C are unhappy that Post Office Management Services Limited mis-sold them a travel insurance policy.

What happened

The details of this complaint are well known to both parties, so I won't repeat them again here. Instead, I'll focus on giving 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.

The relevant rules and industry guidelines say that Post Office had a responsibility to ensure that Mr and Mrs C were given clear, fair and non-misleading information about the policy.

I'm upholding this complaint because:

- It's not disputed that Post Office failed to give Mr and Mrs C the right information about cover for their bikes under the policy.
- Mr and Mrs C were sent the policy terms and conditions after the call. But I think they most likely placed more weight on the information they were given in the call. And I think it was reasonable for them to rely on that information as they'd specifically queried the cover available.
- I think it's most likely that if Mr and Mrs C had been aware of the limitation of cover for their bikes, they'd have tried to source alternative cover as they were specifically looking for a policy which covered theft of a bike. However, they are also most likely to have had to pay more for that cover or take out a more specialised policy.
- Mr and Mrs C are now left without the cover they wanted and thought they had. In the circumstances of this case, I think it's fair and reasonable for Post Office to cover the cost of their stolen bike under the personal belongings section of cover. However, they are entitled to take into account the maximum limit specified in the policy and any other relevant policy terms. If Mr and Mrs C are unhappy with the amount paid following this review, they may be able to make a further complaint to the Financial Ombudsman Service.

Putting things right

Post Office needs to put things right by reviewing the available information and making a payment to Mr and Mrs C under the personal belongings section of cover, up to the relevant policy limit and in line with the remaining policy terms.

My final decision

I'm upholding this complaint against Post Office Management Services Limited and direct them to put things right in the way I've outlined above.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr and Mrs C to accept or reject my decision before 2 April 2024.

Anna Wilshaw
Ombudsman