

The complaint

Mrs S complains about administration errors by Zurich Assurance Ltd during a joint application for life insurance, leading to there being no cover in place when Mrs S's husband sadly died.

What happened

The details of this complaint are well known to the parties, so I'll give just a brief summary here.

In March 2022, Mr and Mrs S applied for decreasing term life assurance with Zurich, through a broker. Further medical information was required for Mr S, along with the results of an MRI scan Mrs S had recently had.

The underwriting process for Mr S took some time and included obtaining health records from abroad. In February 2023, Mr S was accepted for cover. However, the MRI results for Mrs S were still outstanding.

Most unfortunately, whilst this information was being sought, Mr S died, with no cover in place. Consequently, as no policy existed, no claim could be made.

Mrs S, through her broker, complained. But Zurich said it'd emailed Mrs S on the day of application regarding the outstanding information and also updated the insurance portal, visible to the broker.

Mrs S brought her complaint to the Financial Ombudsman Service. She said she'd never received an email from Zurich and that the portal didn't specify what information was outstanding.

Our investigator didn't uphold Mrs S's complaint, so she asked for an ombudsman to review everything and issue a final 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 so, I'm not upholding this complaint. I appreciate this will be disappointing news for Mrs S. I'll explain my reasons, focusing on the points and evidence I think is material to the outcome of the complaint. So if I don't mention something specifically, it's not because I haven't read and thought about it. Rather, I don't consider it changes things.

Mrs S maintains she wasn't aware of an outstanding information request until cover was accepted for her husband. I appreciate her comments regarding how Zurich requests further information. Rather than comment specifically on how Zurich communicates with its

customers, my role is to decide whether Zurich did something wrong that caused Mrs S to lose out.

Zurich says it sent an email to Mrs S on the day of application requesting the outstanding MRI results. Unfortunately, it wasn't able to produce the email, due, it says, to the passage of time. It has provided a screenshot entered on the day of application, which refers to the awaited results of the MRI scan and an email to Mrs S. On balance, I think it likely the email was sent. But I accept Mrs S's assertion that she didn't receive it.

But this was a broker application, so I've thought about whether Mrs S ought reasonably to have been aware, via her broker, that there was information outstanding in respect of her application.

I've seen portal screenshot evidence showing an entry for the day of application in respect of Mrs S. The entry appears to be under 'application activity' and shows the content as 'evidence item requested: further information from customer.' I understand the entry doesn't go into more detail about what's required.

I've also seen screenshots showing case notes recording contact between the broker and Zurich in July and October 2022. The notes refer to outstanding information, but it's not clear whether this is in relation to Mr S, Mrs S or both.

However, I've listened to a call from October 2022, when the broker called Zurich for an update. Initially, the conversation concerns Mr S. Zurich confirms it wrote to Mr S in August 2022, requesting information which was still outstanding. The conversation continues as follows:

Zurich: And then, it does look like for [Mrs S] we did email her, I'm just going to take a look, and see if we've received anything back, and we are still waiting for the email from [Mrs S] as well.

Broker: Right ok, that's fine then, I'll chase them up on that and find out what's going on, so, OK, that's lovely, thanks very much for your help.

Zurich: Alright, thanks ever so much for your time then.

This is a very short conversation. But it's clear Mrs S's broker was told that information was outstanding for both Mr S and Mrs S. The broker didn't request any further details about the outstanding information, simply ending the conversation by saying she would chase Mr and Mrs S to find out what was going on.

Mrs S has also provided a spreadsheet of email contacts relating to the application. I can see there's an entry corresponding with the date of the call in October 2022. The call is from the broker and under 'content' it states, '*asked about the email on the 4th of August.*' So it looks to me as if the broker followed up the call to Zurich, but there's no indication that outstanding information for Mrs S was mentioned.

So overall, I'm satisfied Zurich sent an email to Mrs S on application, requesting the outstanding MRI results. I'm also satisfied that Mrs S's broker was informed in October 2022 that information was outstanding for Mrs S. It was open to the broker to make further enquiries about the outstanding information. In view of this, I don't think Zurich has acted unfairly or needs to do anything more in respect of this complaint.

I appreciate the sensitivity of this situation and am sorry to send unwelcome news to Mrs S.

My final decision

For the reasons given above, my final decision is that I'm not upholding this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs S to accept or reject my decision before 15 April 2024.

Jo Chilvers
Ombudsman