

The complaint

Mr S complained that Central England Co-operative Funeral Plans Limited (“CECFP”) sent correspondence containing his new address to his former home, which allowed his former partner to harass him and his current partner.

What happened

Mr S bought a pre-paid funeral plan from CECFP for himself and his former partner. He was the plan holder and made payments.

Unfortunately, Mr S’s relationship broke down acrimoniously. When he moved in with his new partner, he didn’t give his former partner his address. He contacted CECFP to change the details on his funeral plan and stressed he didn’t want his former partner to be contacted. But CECFP wrote to him about the changes at his old address.

Following this, Mr S’s former partner contacted him and his new partner, harassing and threatening them. Mr S reported their behaviour to the police.

Mr S complained to CECFP about what had happened – and about CECFP sending out confusing and incomplete correspondence. CECFP apologised and offered Mr S £100 compensation. Mr S declined this and told CECFP he wanted to cancel his plan. CECFP agreed to cancellation and provided Mr S with a full refund of what he’d paid.

As he wasn’t satisfied with how CECFP had resolved his complaint, Mr S brought it to the Financial Ombudsman Service. Our investigator contacted CECFP for information about what had happened. CECFP didn’t respond. So the investigator based her conclusions on the information from Mr S.

Based on what she saw, the investigator concluded CECFP had made a mistake and the £100 offered wasn’t enough to reflect the distress that had caused Mr S. She thought £750 more reasonably reflected the severity of what had happened.

Mr S accepted the investigator’s view. CECFP haven’t responded. So I’ve been asked to make 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 that, I’m upholding Mr S’s complaint. I’ll explain why.

Like our investigator, I’ve not received any information from CECFP to weigh in making my decision. So I’ve relied on the evidence provided by Mr S.

That evidence shows Mr S received a text from his former partner about the funeral plan a few days after CECFP wrote to him at his old address. And that threats and harassment were reported to the police a few days after that. This sequence of events persuades me it

was most likely CECFP's letter which led to the harassment. And I note CECFP accepted the error in their final response to Mr S.

Putting things right

CECFP offered Mr S £100 compensation for what happened. Like our investigator, I don't think that's enough to compensate him for the consequences of CECFP's mistake. The mistake allowed threats to be made which caused Mr S to fear for his and his partner's safety and required reporting to the police. I've no doubt the distress that caused Mr S was considerable. And I agree with our investigator that level of distress is properly reflected by compensation of £750.

My final decision

For the reasons I've explained, I'm upholding Mr S's complaint and directing Central England Co-operative Funeral Plans Limited to pay him £750 compensation.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr S to accept or reject my decision before 4 June 2024.

Helen Stacey
Ombudsman