

The complaint

Mr and Mrs S have complained that Nationwide Building Society (Nationwide) mis-sold a travel insurance policy to them.

What happened

Mr and Mrs S have a travel insurance policy as part of a bank account. They say the policy was mis-sold as Mr S turned 70 during the policy year and was no longer covered.

Mr and Mrs S made a complaint to Nationwide and unhappy with its response, referred their complaint to the Financial Ombudsman Service.

Our investigator looked into the complaint but didn't think the policy had been mis-sold as the information was provided to Mr and Mrs S in a non-advised sale and the information was clear, fair and not misleading.

Mr and Mrs S disagreed, and in summary, they said they bought the policy over the telephone as they're not very good online.

The case has been passed to me for 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 don't think this complaint should be upheld and largely for the same reasons as already explained by the investigator. I will explain.

- My decision is limited to the sale of the policy by Nationwide. Any complaints about any claims will need to be dealt with against the insurer and separately.
- Mr and Mrs S say they bought the policy over the telephone but there is no evidence of any calls made to Nationwide. Nationwide has said the policy was bought online and has provided screenshots of the online application form. In the absence of any further information, I have reviewed the available information which suggests the policy was bought online.
- When selling an insurance policy during a non-advised sale, a seller should ensure the information provided to the customer is clear, fair and not misleading.
- The website sales page and online application form confirms anyone over 70 will need to buy an age upgrade. Mr S turned 70 during the policy year but didn't purchase the upgrade at the time. The policy documents including the key facts also clearly confirm the upper age limit.
- I think the policy is clear that cover for anyone over 70 isn't included unless an age

upgrade is purchased. As Mr S didn't buy the age upgrade there was no cover for him when he reached 70.

- I don't think there was anything further Nationwide could do at the time Mr S bought the policy as it provided clear, fair and not misleading information about the requirement for an age upgrade at age 70.
- I'm sorry to disappoint Mr and Mrs S but I don't think their policy was mis-sold so I won't be asking Nationwide to do anything.

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 Mrs S and Mr S to accept or reject my decision before 24 April 2024.

Shamaila Hussain
Ombudsman