DRN-4777087

The complaint

Mr P is unhappy with the customer service he received from Vitality Health Limited when he claimed on his private medical insurance policy.

What happened

Mr P has raised a number of complaints with Vitality about the service he received when he made a claim on his policy. This complaint relates to Vitality's failure to respond to Mr P, including a request for authorisation of treatment.

Vitality accepted Mr P hadn't received the level of service that he ought to. They offered Mr P £50 compensation and agreed to settle the cost of some treatment as a gesture of goodwill. Mr P complained to the Financial Ombudsman Service.

Our investigator looked into what happened. He thought Vitality should increase the compensation to a total of £200 but thought they'd acted reasonably in relation to the treatment costs they'd agreed to pay.

Mr P said he'd settle all the complaints, including this complaint, for a total of £500. He thought the compensation didn't fairly reflect the time he'd spent dealing with the issues and the stress and anxiety caused to him. He also said that Vitality's conduct wasn't acceptable as they were a regulated company. So, the complaint was referred to me to make a 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.

Mr P has another complaint with the Financial Ombudsman Service which relates to other matters. I'm focusing on the facts which are relevant to this complaint and so I won't comment on the other issues Mr P had with Vitality.

The relevant rules and industry guidelines say that Vitality should handle claims promptly and fairly. And they shouldn't reject a claim unreasonably.

I'm upholding this complaint but I think £200 compensation is fair and reasonable. I say that because:

- Vitality accepts that Mr P didn't receive the level of service he should have done. They accept they didn't respond to Mr P on a number of occasions, and over a period of some time.

- I accept this would have been worrying, stressful and frustrating for Mr P, especially when he wanted to access treatment for a condition. There were repeated failures to communicate with Mr P effectively and I think this caused him frustration and took him some effort to sort out which clearly had an impact on him. However, I think £200

compensation fairly reflects the impact on Mr P during this time.

- I think it was reasonable for Vitality to make a contribution towards the cost of treatment in the circumstances subject to some evidence being provided by Mr P. If they'd responded to Mr P when they should have it's likely they would have made this contribution. So, I think that's reasonable.

Putting things right

Vitality needs to put things right by paying Mr P a total of £200 compensation in relation to this complaint if it hasn't done so already. That's for the distress and inconvenience caused by poor customer service.

My final decision

I'm upholding Mr P's complaint and direct Vitality Health Limited 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 P to accept or reject my decision before 19 July 2024.

Anna Wilshaw
Ombudsman