

## **The complaint**

Mr B is unhappy with the way Dignity Funerals Limited handled the redemption of his late father's funeral plan.

References to Dignity include the actions of its funeral directors, acting on its behalf.

## **What happened**

Mr B's father held a pre-paid funeral plan with Dignity. Mr B has shown that he paid for the plan.

Sadly, in the summer of 2023, Mr B's father died. Mr B contacted Dignity to arrange for his father to be taken into its care and for the funeral to be carried out. But a number of issues arose to do with the conduct of Dignity's nominated funeral director and communication with Dignity's staff. Mr B raised several complaints to Dignity as he didn't feel his concerns were being addressed or put right, and he felt more things were going wrong. These included, amongst others, the funeral director being unaware that it had Mr B's father in its care, letting Mr B know that his father's ashes were ready to collect along with his mother's, even though she had died two years earlier, and failing to keep proper call notes which meant Mr B had to explain what was happening several times.

Dignity admitted to a catalogue of human errors and poor service. These ranged from not following Mr B's instructions, not providing call backs, misplacing paperwork, causing confusion and failing to deal with Mr B's complaints correctly. It apologised to Mr B and offered a total of £1,000 of compensation.

Mr B didn't think this was fair, so he referred his complaint to the Financial Ombudsman. Our investigator looked into what happened and agreed that Dignity had provided very poor service. But he thought Dignity's offer of £1,000 was a fair way to resolve the complaint.

Mr B didn't agree. He felt that nothing had changed, and that Dignity was "getting away with it". He also feels he hasn't been able to properly lay his father to rest.

Because Mr B didn't agree, the complaint has been passed to me 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 so, I'm upholding this complaint, to the extent that I think Dignity's offer is fair, so I'll be directing it to pay the compensation it has offered. I appreciate my decision will be unwelcome news for Mr B and I'm sorry about that. I'll explain my reasons, focusing on the points and evidence I consider material to my decision.

I think it's fair to say that both parties agree there have been significant customer service and communication failings on the part of Dignity. I won't detail each failing here, as these

are broadly not in dispute. Instead, what I think is most relevant is whether Dignity has done enough to put things right for Mr B. Dignity has offered Mr B £1,000 of compensation. It has also provided explanations of its failings, apologised for what happened, and said it has provided feedback to various members of staff. I've weighed this carefully against the impact of Dignity's mistakes on Mr B.

Mr B was arranging for his father to be laid to rest, after having lost his mother around two years earlier. I imagine this was a very painful and difficult time. While I can't point to a single, large mistake that stands out above the rest, I'm in no doubt that Dignity oversaw a host of errors, miscommunication, and poor service that began when Mr B first called Dignity and continued all the way through to the delivery of the funeral.

While the provision of the funeral seems to have been carried out in line with the funeral plan terms, I've noted that a member of Dignity's staff who had been involved in the dispute was also involved in the delivery of the funeral, which caused Mr B further distress on the day. This was also followed by miscommunication over his late mother's ashes. Dignity also missed several opportunities to deal with Mr B's complaints and to put things right sooner.

I can see Mr B was left feeling confused, frustrated, worried and exasperated at a very vulnerable time. And he's spoken of the lasting impact since.

I've considered this against our published guidelines on compensation for distress and inconvenience. Dignity's offer of £1,000 sits in line with awards we've previously made where a firm's mistakes have caused substantial distress, upset and worry. There may have been serious disruption to daily life over a sustained period, with the impact felt over many months and sometimes over a year. Or, where the firm's actions have resulted in a substantial, short-term impact. I think it's fair to say that the impact of Dignity's mistakes on Mr B fall within this description. So, while I think Dignity provided unacceptably poor service, I think its offer of £1,000 is in line with what we say it should do to put things right.

I know Mr B will likely be disappointed by my decision and I'm aware he feels Dignity is getting away with what's happened. But it's not the role of this service to punish a firm when things go wrong, or to make rules for them. We're not a regulator. Instead, our role is to resolve individual complaints and to provide appropriate redress. I'm satisfied that the redress Dignity has offered is fair and reasonable to put right its mistakes, so I direct it to pay this to Mr B.

### **Putting things right**

To resolve this complaint, Dignity must pay to Mr B the £1,000 of compensation that it has offered.

### **My final decision**

For the reasons I've given, I direct Dignity Funerals Limited to put things right as I've set out above.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr B to accept or reject my decision before 6 September 2024.

Chris Woolaway

**Ombudsman**