

The complaint

Mr M is unhappy with the service he received from AXA PPP Healthcare Limited trading as AXA Health when he claimed on a private medical insurance policy.

What happened

The details of this complaint are well known to both parties, so I won't repeat them again here. The facts aren't in dispute, so I'll focus on giving the reasons for my 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.

The relevant rules and industry guidelines say that AXA has a responsibility to handle claims promptly and fairly.

AXA accepts Mr M was provided with some confusing and conflicting information and that they failed to contact him on two occasions. The key issue in this complaint is what level of compensation is fair and reasonable.

I'm upholding this complaint and direct AXA to pay a total of £150 compensation. I say that because:

- Mr M was given the wrong information about his policy excess during a call. This caused Mr M some confusion. This was entirely avoidable as, had the correct information been given, Mr M would have had greater clarity on how his policy worked. This information also conflicted with information he'd previously been given. So, he didn't receive good customer service.
- Mr M's frustration was further compounded when AXA didn't contact him. So, I think this caused him further worry and inconvenience.
- I think a total of £150 compensation fairly reflects the impact on Mr M. The communication with Mr M was poor on at least three occasions. Whilst this didn't impact on Mr M's treatment, and AXA dealt with the complaint within the appropriate timescale, I don't think the overall service was to an acceptable standard. I don't agree that this was simply a normal nuisance of everyday life. I think Mr M was unnecessarily inconvenienced by being given the wrong information and not being contacted by AXA.

Putting things right

AXA needs to put things right by paying Mr M a total of £150 compensation (inclusive of the £50 compensation they've already offered to Mr M).

My final decision

I'm upholding Mr M's complaint and direct AXA PPP Healthcare Limited trading as AXA Health 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 M to accept or reject my decision before 26 December 2024.

Anna Wilshaw
Ombudsman