

## **The complaint**

Mr G complains that Scottish Widows Limited (Scottish Widows) sent him correspondence asking him to make some amendments on his life and critical illness policy after the policy had ended.

## **What happened**

In February 2012, Mr G bought a Scottish Widows “Protection for Life” policy. The policy was to cover life and critical illness for a twelve-year period. The policy started on 21 February 2012 and had an end date of 21 February 2024.

On 7 March 2024, Scottish Widows sent Mr G a letter suggesting he add more trustees to his policy as it had noticed that Mr G was the sole trustee named. This was because the addition of more trustees is likely to have been helpful in the event of any claim being made on the policy.

Mr G contacted Scottish Widows to discuss the letter and following this Scottish Widows realised that the letter shouldn't have been sent as the policy had already ended.

Scottish Widows explained that the review on Mr G's policy had been undertaken while the policy was still active but agreed that it should have noticed that it was about to end. It apologised for the error and offered Mr G £150 for the inconvenience it caused.

Mr G wasn't happy and brought the complaint to this service.

Our Investigator looked at the case and agreed that Scottish Widows shouldn't have sent the letter and thought that the apology and the offer of £150 for the inconvenience was a satisfactory resolution.

Mr G was still unhappy and so the complaint has been brought 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.

From the evidence I've seen it's clear that the policy Mr G took out with Scottish Widows ended on 21 February 2024. And so Scottish Widows shouldn't have sent correspondence after this date.

I've considered the background to the error and accept that the review on Mr G's account was part of a wider review of Scottish Widows customers and that it was acting in Mr G's best interests. But I do think it should have taken steps to check that correspondence, following that review, was still relevant to Mr G.

Scottish Widows apologised and offered Mr G £150 for the confusion and inconvenience the letter will have caused him.

I think this is reasonable for an administrative mistake of this type and the impact it will have had on Mr G.

I know Mr G wasn't happy that the policy had ended but that is the subject of a separate complaint, and I can't comment on that here.

In summary, I think Scottish Widows were right to apologise and offer compensation for the administrative error it made when asking Mr G to add further trustees to a policy that it should have known had ended.

If it hasn't already done so, Scottish Widows should pay Mr G £150.

### **My final decision**

For the reasons stated above I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr G to accept or reject my decision before 14 April 2025.

Ben Castell  
**Ombudsman**