

The complaint

Mr O complains about poor service from Co-op Funeral Plans Limited after it failed to collect Mrs O from home following her sudden death.

Mr O is represented by a relative.

What happened

The history to this complaint is well known to the parties, so I won't repeat all the details here. In brief summary, In July 2019, Mrs O took out a funeral plan, at a cost of £2845. Sadly, Mrs O died suddenly in June 2024.

Mrs O died during the night. As her death was unexpected, the police contacted Co-op to request that Mrs O be taken into the care of the Coroner's Office. Co-op told the police it wasn't able to collect Mrs O at that time, due to the number of requests for collection services already outstanding for that day. Staff asked the police to make other arrangements and Mrs O was received into the Coroner's care through another funeral director.

Unfortunately, I understand the message Mr O received from the police was that Co-op was too busy to collect Mrs O, causing significant upset.

Later that morning, Mr O complained to Co-op. Co-op upheld Mr O's complaint, acknowledging the lack of prompt service at a critical and sensitive time had caused significant distress. Co-op expressed regret for the pain caused and offered £125 compensation.

Mr O remained unhappy, so came to the Financial Ombudsman Service. In response to our request for information about the complaint, Co-op reiterated its position but increased its offer of compensation to £300 for the distress and upset caused. Our investigator thought this was a fair response. Mr O disagreed and asked for an ombudsman to review everything and issue 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 think Co-op has made a reasonable offer to Mr O in respect of this complaint. I appreciate Mr O feels very strongly about what's happened and I acknowledge my decision won't be the answer he was hoping for. I'm sorry about that, particularly as the loss of Mrs O is still very recent for Mr O and his family. I'll explain my reasons.

From its response both to Mr O and to our service, I think Co-op would've collected Mrs O and transferred her to the Coroner's care, had it not been dealing with a number of other

collection requests at the time. However, Co-op acknowledges it didn't meet Mr O's expectations and consequently, the family feel very let down.

In the circumstances of Mrs O's death, the police were arranging for the collection and transportation of Mrs O on behalf of the Coroner - not as part of the funeral plan services. As Co-op was unable to assist, this service was provided by another funeral director. So I think the remedy here falls within the category of compensation for the impact of Co-op's omission. Once the cause of death was established, the funeral plan services were delivered as intended - although I acknowledge Mr O's comments that Co-op's initial response tainted matters thereafter.

Co-op has now offered Mr O £300 compensation in recognition of the distress and upset caused. I appreciate that compensation won't alter the family's experiences and memories of the immediate aftermath of Mrs O's death. But taking everything into account, I think the offer of £300 is fair.

Putting things right

Co-op should pay Mr O £300 compensation for the distress and upset caused.

My final decision

My final decision is that Co-op Funeral Plans Limited should pay compensation to Mr O as set out above.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr O to accept or reject my decision before 7 January 2025.

Jo Chilvers
Ombudsman