

## **The complaint**

Mrs C's complained – in her capacity as a representative of the late Mrs K's estate – that the Royal London Mutual Insurance Society Limited haven't been able to satisfy her that all the policies taken out by Mrs K and her husband have been properly dealt with.

## **What happened**

During their lifetimes, Mr and Mrs K took out a number of life policies with an insurer I'll call B. B's business was subsequently taken over by Royal London.

Mr K died in 2004. Mrs K subsequently passed away in 2021. The administration of her estate has been dealt with by her children. Mrs C is Mr and Mrs K's daughter and is representing herself and her siblings.

Following Mrs K's death, Mrs C found paperwork relating to a policy on Mr K's life. So she contacted Royal London to see what it would pay out. Royal London said the policy proceeds had been paid to Mrs K in 2004. During her correspondence with Royal London, Mrs C found documentation relating to several more policies in Mr K's name. Royal London also found more policies, which they settled for a global sum of £1,200, comprising the policy value, interest and a goodwill payment to recognise their delay in dealing with the policies.

Mrs C enquired about policies Mrs K had had in her name and a policy she believed was taken out in her (Mrs C's) name. Royal London made a payment in respect of one of Mrs K's policies. But they said the other had matured in 1996 and no further payment was due. And they said the policy on Mrs C's life had paid out in 1982.

Mrs C complained to Royal London. In relation to Mr K's policies, she said she didn't believe Royal London had made a payment to Mrs K in 2004 and they hadn't demonstrated that they had. And she thought the policies which had paid out should have benefited from an uplift but none had been applied. In relation to the payment made on one of Mrs K's policies, Mrs C wasn't sure the right amount had been paid. And she was unhappy Royal London couldn't provide details about her own and Mrs K's other policy.

Royal London investigated and responded to Mrs C. They provided a breakdown of how the £1200 payment was made up. And they provided details of when the cheque was sent to Mrs K in 2004. But they said their records were limited, given how long ago this was paid.

Likewise, they had limited information about Mrs K's and Mrs C's policies. But they said all interest and uplifts had been applied as they should have been. The uplift Mrs C had complained about wasn't applicable to any of Mr and Mrs K's policies as it applied only to policies claimable after January 2023.

Mrs C wasn't satisfied with Royal London's response and brought the complaint to our service. Our investigator reviewed all the information provided and concluded Royal London didn't need to do any more to resolve the complaint. She was satisfied they'd provided Mrs C with the information they could and had explained how the payments made had been calculated.

Mrs C said the estate didn't agree with the investigator's view. So I've been asked 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 that, I'm not upholding the estate's complaint. I'll explain why.

I can see from everything I've read that Mrs C is very frustrated at the level of detail Royal London have provided. I understand that frustration. But it's clear to me that this is due in large part to the time that has passed since the policies were bought and active – for which neither party to the complaint is responsible.

I can only say Royal London should do more to put the complaint right if I'm satisfied they've not acted fairly and reasonably. And it's not reasonable for me to say Royal London should have retained records indefinitely to enable them to deal with queries about what happened between 20 and 40 years ago. I have also to bear in mind that data protection legislation means Royal London shouldn't do this.

What I can look at is whether Royal London made efforts to search for the information Mrs C wanted, and provide her with what they could. I'm satisfied they did this. They searched their records. They found details of additional policies in Mr K's name which they processed and paid out – with interest and a sum for not dealing with this earlier. And they've let Mrs C know that they weren't able to find detailed information about policies their records show were paid out in 1982 and 1996. I can't say that's unreasonable.

And Royal London provided Mrs C with the details they found about the payment made to Mrs K in 2004. I acknowledge Mrs C says no-one in the family recalls Mrs K banking a cheque at that time. But I'm persuaded by the records Royal London have provided show it was sent and cashed. The most likely conclusion from the available information is that it was paid in by, or on behalf of, the payee.

I've noted that Royal London corresponded at length with Mrs C about how they calculated the value of the policies they paid out. I've seen they provided copies of those calculations. Nothing in them suggests to me they're incorrect. So, while I appreciate this will be unwelcome news to Mrs C as representative of her mother's estate, I don't think Royal London need to do any more to resolve the estate's complaint.

### **My final decision**

For the reasons I've explained, I'm not upholding the complaint made by Mrs C on behalf of the estate of the late Mrs K about The Royal London Mutual Insurance Society Limited.

Under the rules of the Financial Ombudsman Service, I'm required to ask the estate of Mrs K to accept or reject my decision before 24 January 2025.

Helen Stacey  
**Ombudsman**