

The complaint

Mr and Mrs P are unhappy with how Co-op Funeral Plans Limited has administered their pre-paid funeral plans.

What happened

Mr and Mrs P both hold identical funeral plans with Co-op. They also hold power of attorney over each other.

When Co-op sent Mr and Mrs P some information relating to their plans, it mixed the names and details up. When Mr P tried to have Co-op correct this, it made further mistakes and sent some information to an old address. Mr P complained.

Co-op responded to the complaint but made a further mistake in its final response. It said Mr and Mrs P were unhappy about a refund, but this wasn't what their complaint was about. Co-op said it had corrected the address details and attached the right power of attorney documents. It also confirmed the correct plan numbers and apologised for any upset and distress caused. When Mr P pointed out mistakes with the letter, Co-op apologised again.

Unhappy with Co-op's response, Mr and Mrs P referred the matter to the Financial Ombudsman. They were concerned about how Co-op would deliver their plans if it couldn't carry out administrative tasks.

Co-op told our service that it wanted to offer Mr and Mrs P £100 to put things right. Our investigator thought Co-op also needed to send Mr and Mrs P copies of their plans with the correct details and have a telephone consultation with Mr and Mrs P to explain how their plans would be delivered.

The parties agreed to our investigator's recommendations and the complaint was closed. Mr and Mrs P got in touch with our service again because Co-op hadn't contacted them. Our investigator tried to reach Co-op but it didn't respond. So, the complaint was re-opened and passed to me to make a final decision.

Since then, Co-op has sent Mr and Mrs P the agreed compensation. It has also said it will make the phone call soon. But Mr and Mrs P have said they haven't received a phone call or their corrected documents. Mr P said Mrs P is unwell and they're considering cancelling the plans if Co-op can't put things right. They asked that we 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.

The parties agreed to our investigator's recommendation. I've considered whether the recommendation is fair, and I think it is. So, I'm upholding the complaint and directing Co-op to do what it agreed. I'll explain why.

I think the compensation Co-op has offered is fair. Co-op has admitted it made administrative mistakes. I've considered the impact of those mistakes. I think it would have been worrying and frustrating for Mr and Mrs P to see correspondence sent to an old address. They've put time and effort into trying to sort out the matter with Co-op. This would have been inconvenient. And I can see they only want documents with the correct details. I think that's more than reasonable for them to expect. Co-op's response to the complaint also caused further frustration and confusion. I think it's right that Co-op pays compensation for this.

I appreciate the matter has dragged on. At the time of writing, it still hasn't been resolved even several months after Co-op agreed to our investigator's recommendations. But I can only consider distress and inconvenience caused by events up until Co-op issued its final response letter. I can't look further than this. I think £100 is a fair amount for Co-op to pay for the period I've considered – and is in line with what I would have awarded.

Even so, I agree with our investigator that Co-op needs to do more than pay compensation. It must take steps to restore Mr and Mrs P's confidence that it will deliver their funeral plans appropriately when they're required. To do so, I agree with our investigator that Co-op must send Mr and Mrs P their plan documents showing the correct plan numbers and the correct power of attorney details, to the correct address. Co-op must also call Mr and Mrs P to discuss how their plans will be delivered, and to answer any questions they may have.

Mr and Mrs P have suggested that if Co-op can't do this, they'll have no choice but to cancel the plans – and they don't think they should have to pay a cancellation fee. I appreciate their frustration. But I don't think this would be a fair outcome at this stage. As I'm only able to consider the matter up until Co-op's final response, I think compensation and the steps I've outlined above are fair and proportionate. If Mr and Mrs P are unhappy with how Co-op has administered their plans since then, or in future, Mr and Mrs P would need to raise this as a new complaint.

With all this in mind, I'm satisfied the agreement reached by the parties is fair. So, I require Co-op to carry this out without any further delay.

Putting things right

If Co-op hasn't already, it must:

- Send Mr and Mrs P copies of their funeral plan documents, detailing the correct plan numbers and power of attorney details, to the correct address.
- Provide Mr and Mrs P with a telephone consultation to discuss how their plans will be carried out.
- Pay Mr and Mrs P £100 in total for distress and inconvenience.

My final decision

For the reasons set out above, I uphold Mr and Mrs P's complaint. I require Co-op Funeral Plans Limited to do as I've set out above.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr and Mrs P to accept or reject my decision before 3 February 2025.

Chris Woolaway
Ombudsman

