

## **The complaint**

Mrs B is unhappy with AXA PPP Healthcare Limited (AXA) because of issues accessing online account on her private medical insurance policy. She's also unhappy with the delays caused by AXA regarding her ongoing treatment.

## **What happened**

The background of this complaint is well-known to both parties. So, I've simply set out a summary of what I think are the key events.

Mrs B was insured under her employer's group medical insurance policy. When she left her employment in February 2024, her employer arranged for the policy to be transferred to a private policy.

In August 2024, Mrs B contacted AXA as she had issues accessing her online account. AXA said the issues would be sorted within a couple of days, but they took longer. The issues stemmed from the transfer of the policy from the employer to her private policy and specifically about linked email addresses. As a result, Mrs B's and her daughter's treatment was delayed. Mrs B said the issues impacted her significantly during a time that was already difficult for her. She made a complaint to AXA.

AXA issued a final response on 18 October 2024. It said there was an issue with incorrect email addresses being linked to her account. It apologised and offered Mrs B £25 compensation. AXA confirmed the issue Mrs B had with accessing her online account had been resolved.

Unhappy, Mrs B brought her complaint to this service. Our investigator upheld the complaint. He said it was clear that Mrs B has found the situation very frustrating when it was already a difficult time for her and her family. Delays were caused and Mrs B had to make multiple calls. He recommended that AXA pay Mrs B £150 (including the £25 already offered by AXA) compensation in total for the distress and inconvenience caused to her.

AXA accepted the investigator's findings.

Mrs B didn't agree. She didn't think £150 was sufficient compensation for what happened. She asked for the complaint to be referred to an ombudsman. So, it's been passed to me.

In summary, Mrs B said:

- This complaint is linked to the issues she had on the previous complaint we've looked at.
- She's spent a significant amount of time on phone calls with AXA and this was very frustrating not just because of the length of the calls each time. But this has impacted her physically, mentally and emotionally. Her ability to focus on her work has been impacted.
- She's had further issues on her AXA account since this complaint was made and we should consider the whole situation over the 12 months.

## **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, whilst I'm sorry to disappoint Mrs B, I think £150 compensation is fair and reasonable. I'll explain why.

The insurance industry regulator, the Financial Conduct Authority ('FCA'), has set out rules and guidance for insurers in the 'Insurance: Conduct of Business Sourcebook' ('ICOBS').

ICOBS says that insurers should act honestly, fairly and professionally in accordance with the best interests of their customers.

At the outset, I wanted to make clear the parameters of this decision. I have only considered the issue in regard to accessing the online portal, which was addressed in AXA's final response of 18 October 2024. A previous complaint was made about the administration of the policy and the complaint was brought to our service separately. Another ombudsman has issued a final decision on that. So, I won't be commenting on those issues within this decision. Whilst Mrs B has said she wanted the ombudsman to consider the whole situation over the 12 months, I'm not able to do this. I can only look at what's happened on this complaint and whether I think AXA has treated her fairly and reasonably.

I understand that the issue with not being able to access her online account was very frustrating for Mrs B. She was trying to get treatment for her and her daughter and not having the access online made it difficult as she then had to call AXA. I've listened to the call recordings. I can see she made multiple calls to AXA to ask it to look into the problem but also in terms of the treatment they needed which was being delayed. The call wait times were sometimes an hour even before Mrs B got to speak to anyone. It's clear that this was frustrating and upsetting at times for Mrs B.

In summary, I'm satisfied that AXA provided inadequate customer service, with poor communication and unnecessary delay. This isn't in dispute. So, the matter at hand is what would be an appropriate level of compensation.

It is my understanding that AXA has resolved the issue and Mrs B can now access her online account. Whilst I can see AXA has apologised and accepted its failings, I agree with our investigator that £25 compensation isn't sufficient for what happened. I've considered that, in the calls, AXA did provide appropriate information to Mrs B and the advisors tried to help progress her claims. But given the frustrations Mrs B had trying to resolve the situation, I agree with our investigator that £150 compensation is fair and reasonable in the circumstances of this complaint.

In response to the investigator's complaint, Mrs B said £150 compensation recommended by our investigator was an insufficient amount. However, it is not our role to punish the business. Awards of compensation are primarily to reflect the impact on the consumer. I have a great deal of sympathy for the situation Mrs B found herself in. And I can understand why she believes she should receive a more significant amount for the distress and inconvenience she has suffered. I'm also unable to consider the situation as a whole and over the 12 months. As an alternative dispute resolution service, our awards are lower however than Mrs B might expect and probably less than a court might award.

Overall, having thought carefully about what Mrs B has said, I consider that £150 total compensation, which includes the £25 already offered by AXA, is fair and reasonable for the distress and inconvenience caused and in the circumstances of this complaint.

### **Putting things right**

I require AXA to do the following to put things right:

- Pay Mrs B £150 total compensation for the distress and inconvenience caused to her.

### **My final decision**

For the reasons given above, I uphold Mrs B's complaint. I require AXA PPP Healthcare Limited to put things right as set out in the section above.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs B to accept or reject my decision before 10 April 2025.

Nimisha Radia  
**Ombudsman**