

## **The complaint**

Mr M complains that Simplyhealth Access hasn't paid the funeral expenses benefit under his health cash plan.

## **What happened**

Mr M held a health cash plan with Simplyhealth with Mrs M since around 1996. Mrs M sadly passed away in February 2019. Since then, Mr M continued with the policy in his sole name.

Mr M noticed that the policy terms and conditions effective from 1 September 2023 referred to funeral expenses being covered. But when Mr M called Simplyhealth, it said this cover was actually never part of the policy Mr M held.

Mr M brought a complaint to our service and one of our investigators looked into what had happened. Having done so, he set out the benefits Mr M had under his policy in February 2019. Funeral expenses cover wasn't included. So, he didn't think Simplyhealth had done anything wrong when it said Mr M didn't have cover for this.

Mr M didn't agree with our investigator's findings. He says the policy document says in bold "what is covered" and explains the benefit for funeral expenses. As no agreement was reached, the complaint has been passed to me to decide.

## **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.

I'm sorry to hear of the passing of Mrs M. I'd like to offer my sincere condolences to Mr M.

The terms and conditions Mr M has sent us are effective from 1 September 2023. So firstly, these terms are only relevant to any events that happened since then. Secondly, the terms and conditions set out all potential cover available. This doesn't mean a policyholder has chosen all the cover set out in the terms. What the policyholder has chosen is detailed in a separate table of cover. Mr M has never had funeral expenses included in his table of cover.

The key documents here are the policy documents covering the policy period 18 November 2018 and 17 November 2019. I've looked through the summary of cover which sets out the benefits that were included in the policy at the time. Funeral expenses cover isn't listed here.

I've also looked through the separate table of cover which was effective from 1 September 2018. Funeral expenses cover isn't listed here either.

Based on what I've seen, I can't see that funeral expenses cover was ever a benefit Mr M held – either with Mrs M or as a sole policyholder. This is what Simplyhealth has said as well.

I'm sorry to disappoint Mr M, but the policy he held with Mrs M at the relevant time didn't provide cover for funeral expenses. So, I don't think Simplyhealth has done anything wrong here.

**My final decision**

My final decision is that I don't uphold Mr M's complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr M to accept or reject my decision before 27 March 2025.

Renja Anderson  
**Ombudsman**