

## **The complaint**

- Mr R complains he was unable to access his policy documents online for a home insurance policy administered by Lloyds Bank Insurance Services Limited.

## **What happened**

- Mr R has raised several complaints about his home insurance policy documents not being emailed to him, or being able to be accessed online.
- Mr R was told to be able to access his policy documents online his home insurance policy would need to be the same branding as his bank account and was told he would need to open a new bank account. Mr R was unhappy with this and so raised a complaint.
- A final response was sent to Mr R on 17 June 2024 and Mr R was awarded £150 for the poor service he had received. He was told his home insurance policy had been copied to a Lloyds branded policy and so he can now view his documents online. Mr R brought this complaint to this Service and it has been considered separately. This decision is about what happened after this.
- Mr R raised another complaint with Lloyds as he was still unable to access his policy documents online. A final response was sent to Mr R on 13 August 2024. Lloyds said it needed to switch his home insurance to paperless which it had now done. It said this meant Mr R should receive his next renewal documents online. It also said he had been given the wrong information when he asked for his personal data to be sent to him. It paid Mr R £50 compensation.
- Mr R didn't think this was reasonable and so contacted our Service. He said he thought Lloyds weren't meeting the Equality Act 2010.
- Our investigator considered things. He said he thought Mr R had been caused distress and inconvenience due to Lloyds's errors, but the £50 compensation was reasonable. Mr R didn't agree with our investigator as he said he had spent a lot of time trying to resolve this issue.
- As Mr R didn't agree with our investigator, his 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've only considered what happened between the final response Lloyds issued on 17 June 2024 and the final response Lloyds issued on 13 August 2024.
- Lloyds have accepted Mr R was still unable to access his policy documents online

until it switched his home insurance account to paperless. It also said it gave him the wrong information when he asked for his personal data to be sent to him. It paid £50 compensation for this and so I've considered whether this is reasonable in the circumstances.

- Mr R has said he thinks Lloyds are not meeting the Equality Act 2010. I've taken the Equality Act 2010 into account when considering this complaint – given it's relevant law – but I've ultimately decided this complaint based on what's fair and reasonable.
- Mr R has been caused unnecessary distress and inconvenience due to Lloyds's errors. He has had to spend time contacting Lloyds to be able to access his policy documents online.
- He was also given the wrong information when he asked for his personal data to be sent to him. I understand this was resolved in the same call, but it would have caused Mr R unnecessary distress, even if only for a short time.
- I'm aware the issues Mr R has had with accessing his policy documents have been ongoing for some time, however this has been addressed in a different complaint. This decision only considers a limited time period.
- Lloyds were able to resolve the issue quite quickly once Mr R made it aware he still couldn't access his policy documents and so I'm satisfied the impact of this was limited. Overall the compensation of £50 fairly takes into consideration the impact caused to Mr R and the time he spent speaking with Lloyds to resolve this issue.
- Therefore I don't require Lloyds to pay further compensation.

### **My final decision**

- For the reasons I've set out above, I don't uphold Mr R's complaint about Lloyds Bank Insurance Services Limited
- Under the rules of the Financial Ombudsman Service, I'm required to ask Mr R to accept or reject my decision before 16 April 2025.

Andrew Clarke  
**Ombudsman**