

The complaint

Mrs T has complained that she didn't receive her renewal documents from AXA PPP Healthcare Limited ('AXA') in 2023 and it refused to backdate her request to cancel her policy.

What happened

Mrs T had a private medical insurance policy, underwritten by AXA. In 2023, AXA sent renewal documents to Mrs T in the post but Mrs T says she didn't receive them.

Mrs T secured alternative cover with another insurer and in 2024, when she received further renewal documents from AXA, she called and asked for the policy to be cancelled and backdated to the 2023 policy year. AXA said it couldn't backdate the cancellation as it hadn't received the request until 2024.

Unhappy, Mrs T complained and referred her complaint to the Financial Ombudsman Service.

Our investigator looked into the complaint but didn't think AXA had done anything wrong.

Mrs T asked for an Ombudsman's decision and so the case has been passed to me.

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, I don't think this complaint should be upheld. I'll explain why.

- In my decision, I will focus on what I consider to be key although I have considered everything Mrs T has said carefully, and in detail.
- Mrs T says she didn't receive her renewal documents from AXA in 2023 which is why she didn't cancel her policy in time. AXA has provided a copy of the letter that was sent and it is addressed correctly. AXA's system shows the documents were sent to Mrs T in February 2023. I can't hold AXA responsible if Mrs T did not receive the renewal letter in the post.
- Secondly, payment was taken from Mrs T's bank account in March 2023. Mrs T said she did not realise this due to some personal circumstances at the time. Although I accept the reason why Mrs T may not have realised the money had left her account, I can't say AXA has done anything wrong.
- AXA's policy and cancellation terms are clear. As it didn't receive a cancellation request from Mrs T in 2023, and only received a cancellation request in 2024, it correctly cancelled the policy in 2024. I can't fairly ask it to backdate the cancellation outside the policy terms.

- Mrs T has said she had alternative insurance through another insurer in April 2023 as she didn't think she was covered by AXA. But this isn't enough to persuade me that AXA should backdate the cancellation as AXA did not know about this in 2023 and it is possible to have dual insurance with two different insurers at the same time.
- Mrs T is also unhappy that AXA said it would have been able to offer a refund had she bought another policy with AXA but it wouldn't do so if it was another insurer. AXA is entitled to decide its cancellation and refund terms and I can't interfere with its commercial decisions.
- Finally, Mrs T said she self-funded some treatment in 2023 before she bought the alternative policy as she didn't think she had cover with AXA. But again, I can't see that AXA has done anything wrong here. AXA has agreed to review and assess a claim for that treatment to check whether it is eligible. Mrs T should contact AXA directly about this if she would like it to assess her claim.
- I'm sorry to disappoint Mrs T and I understand why she feels the position seems unfair. But AXA hasn't done anything wrong so I can't fairly ask it to backdate the cancellation when it didn't receive a request to do so until 2024.

My final decision

For the reasons set out above, I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs T to accept or reject my decision before 23 April 2025.

Shamaila Hussain
Ombudsman