

The complaint

Mr N's father had a pension with Scottish Equitable Plc trading as Aegon (Aegon). After his father's death, Mr N made a claim on that pension. He's unhappy with the time it's taking Aegon to process the death claim. And wants it to settle his claim as soon as possible.

What happened

Mr N said his father had a pension policy with Aegon. I understand that his father died overseas on 16 June 2019. Mr N notified Aegon of the death on 1 March 2022.

Aegon wrote to Mr N on 18 March 2022 to ask him to complete a beneficiaries form. The letter also asked for the original death certificate or original coroner's certificate and for the deceased's birth certificate. It requested a copy of the will and the marriage certificate, if applicable.

The letter explained that once it'd received all of the documentation it needed, Aegon would assess the claim. It might then need to request further documentation.

Aegon sent Mr N a number of reminder letters about its information request.

Mr N signed his completed beneficiaries form on 10 May 2023. He stated he was his father's next of kin. I understand that he also sent Aegon a copy of the death certificate translated into English. The death certificate provided had a different date of birth for Mr N's father than that on the copy of the passport and birth certificate paperwork Mr N also provided.

Aegon acknowledged the paperwork Mr N had sent it on 16 June 2023. It said that it couldn't proceed with the claim until Mr N had completed and returned the questionnaire it'd attached. It also asked him to confirm whether his father had been married at the time of his death. And his father's national insurance number and date of birth.

Aegon sent chaser letters to Mr N for the remaining information it'd requested in June and July 2023. He returned the completed form it asked for to Aegon on 16 August 2023.

On 18 August 2023, Aegon wrote to Mr N to say that the death certificate he'd provided had noted that his late father had been married. It asked him to confirm the name and contact details of his late father's wife. Aegon chased Mr N for this information in October and November 2023.

Mr N told Aegon on 2 November 2023 that his father had been separated from his wife at the time of his death. After a further exchange of emails, he told Aegon on 17 November 2023 that he had no information about his late father's former wife.

On 20 November 2023, Aegon wrote to Mr N about the settlement of his father's pension. The letter said it'd received all the information it needed to proceed. But then on 27 November 2023, Aegon emailed Mr N to request further information. It said this was because it'd noticed a difference in his late father's date of birth. It said it'd been provided with three different dates. It asked Mr N to confirm his late father's date of birth, national

insurance number and address.

Mr N told Aegon his late father's date of birth in December 2023. As the date provided didn't match its records, Aegon asked Mr N on 9 January 2024 for the original or certified copies of his father's birth certificate and passport. It also asked for his birth certificate. It also asked him for the original death certificate.

Mr N provided Aegon with photographs of both his and his late father's passports later in January 2024. He said he didn't have his late father's birth certificate. He provided Aegon with a copy of his own birth certificate, which was dated December 2019, in February 2024.

Aegon spoke with Mr N on 11 March 2024. During that call, Mr N confirmed that the date of birth on his father's passport was correct. He also explained why the spelling of his name differed on some documents. Aegon again told Mr N what it still needed to settle his claim.

During the same call, Mr N told Aegon he would contact the Embassy of the country his father had died in to ask for the local registered death certificate. He also said he would get both his and his late father's passport certified by an authorised person and then send that on to Aegon.

Aegon wrote to Mr N on 11 March 2024 to explain in writing what it still needed from him. This was:

- An original or certified copy of his late father's death certificate.
- Original or certified copy of both his and his late father's passports.
- Original or certified copy of Mr N's birth certificate.

Aegon provided information to help Mr N access the documents he needed in the correct form.

Mr N was unhappy with how long his claim was taking so he raised a complaint with Aegon. It issued its final response to the complaint on 4 April 2024. It didn't think it'd done anything wrong. It said that it still needed the documents it'd listed in its 11 March 2024 email before it could process the claim.

Aegon said it was sorry that Mr N felt that its request was excessive, But said it was required by law to verify its customers' identity.

Mr N wasn't happy with Aegon's response. So he brought his complaint to this service. He felt he'd already provided Aegon with everything it needed. Mr N said the delayed settlement was causing him significant distress at an already difficult time. He also said it was causing his mental health to deteriorate. He just wanted his claim to be paid out.

Aegon told this service that it'd needed to investigate the claim further due to differences in the deceased's date of birth. It said it was still waiting for the deceased's passport, birth certificate and death certificate – all of which needed to be originals or certified copies. It said it'd only received uncertified copies of certain documents. It also said it was still waiting for the original or a certified copy of Mr N's passport and birth certificate.

Aegon felt it'd acted reasonably when it'd asked Mr N to provide original or certified documents, which it needed so it could confirm his identity and keep his late father's pension as safe as possible. As it hadn't received all the documentation it needed, it couldn't settle the claim.

Our investigator didn't think Aegon had done anything wrong. She said it had a duty of care to ensure that the funds would be paid to the correct person. She felt it was reasonable for Aegon to have asked Mr N for the specific documents it needed in order to do this.

Mr N didn't agree with our investigator. He said he couldn't provide the documents Aegon had asked for. He said he'd already sent it what he could.

Our investigator told Mr N that this service didn't have the power to ask Aegon to change its requirements. But she asked it if it could accept alternative documents.

Aegon said its Due Diligence team had asked for a full explanation and evidence from Mr N about why he couldn't provide the requested documents. It said if he did this, it would explore what alternatives might exist. Our investigator told Mr N what Aegon was prepared to do. She asked him to explain why he couldn't provide the specified documents.

Mr N still felt he'd provided the correct death certificate. He said he didn't understand why Aegon wouldn't accept it. He also said he couldn't get his father's birth certificate.

Aegon said it still hadn't received Mr N's birth certificate. It said it needed this to help to prove his link to its deceased customer. It also said that the documents Mr N had supplied weren't the originals or certified copies that it needed. It therefore didn't think the information Mr N had provided was sufficient.

Our investigator told Mr N what Aegon had said. She felt that the evidence she'd seen confirmed its position about the information he'd provided it with. She recommended that Mr N send the original or certified documents Aegon had requested if he had them.

Mr N felt that he'd given Aegon all the information it needed. He said in any event, he'd sent it all he could find.

As agreement couldn't be reached, the complaint has come to me for a review.

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'm not going to uphold it. I know this will be disappointing for Mr N. I'll explain the reasons for my decision.

I'd first like to say to Mr N that I'm very sorry for his loss. And for the difficult time he's had recently.

I hope it's helpful if I explain our role. We provide an informal dispute resolution service and we have no regulatory or disciplinary role. That means we can't tell a business how to operate and we can't punish a business, or tell it to change its processes.

If we find that something has gone wrong, we consider how to put things right, on a fair and reasonable basis.

I acknowledge that Mr N is unhappy with Aegon's document requirements. But unless I find evidence that Aegon has treated Mr N unfairly, or has acted incorrectly, I can't reasonably ask it to accept the information he's already provided it with as sufficient for its purpose.

While I appreciate that Mr N feels that the information he has already sent to Aegon

should've been sufficient, I don't agree. I say this because I'm not satisfied that the information Mr N has sent to Aegon met its requirements.

From what I've seen, Aegon has clearly explained what it still needs from Mr N before it can settle its deceased consumer's account. It discovered discrepancies with both Mr N and his late father's name, and Mr N's late father's date of birth. And clearly explained to Mr N that it needed his late father's passport, birth and death certificate. I'm of the view that Aegon tried to give Mr N every opportunity to provide what it needed. And that it clearly explained why it needed that information.

Given the above, I consider that Aegon's information request is reasonable. I'm also satisfied that Aegon has treated Mr N fairly. I say this because I can see that it has tried to engage with him to understand why he can't provide the information it requested. But I'm not persuaded that Mr N has provided a reasonable reason for not taking the steps Aegon has clearly outlined.

The evidence shows that Mr N has yet to provide the information that Aegon still needs to process the settlement. Until he does so, Aegon can't move the settlement process forward.

As our investigator noted, Aegon has a duty to ensure any claim is paid to the correct individual. So it needs to check the documents it's asked for to ensure the claim is paid to the correct person. This approach is in line with what other businesses do in claims like this one. Therefore I can't reasonably hold Aegon responsible for not being able to settle its deceased customer's account.

I agree with our investigator, and for the same reasons, that although three years has passed since Mr N notified Aegon that his father had died, Aegon didn't cause any avoidable delays during this time.

It's unfortunate that Mr N is having such difficulty meeting Aegon's reasonable requirements. I can see that he's tried to comply with some of those requirements. But I'm not persuaded he's done everything he could to provide the other documents Aegon needs. However, I'm satisfied that what Aegon still needs has been clearly set out. And I also consider that the remaining requirements are reasonable. Therefore, I can't uphold the complaint.

My final decision

For the reasons explained above, I don't uphold the complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr N to accept or reject my decision before 5 May 2025.

Jo Occleshaw
Ombudsman