

## **The complaint**

Mr and Ms R have complained that Aviva Life & Pensions UK Limited incorrectly cancelled their critical illness with life cover policy.

## **What happened**

In 2016, Mr and Ms R bought a joint critical illness policy and an income protection policy for Ms R only. The policies were packaged under a single registration number. But each had an individual policy number, made up of the registration number, plus a unique suffix. The policies were originally purchased from another insurer, but have since been transferred to Aviva.

In 2022, Ms R decided she needed to change her income protection. So she spoke to her financial adviser, who sourced a policy more suited to her needs. The adviser used Aviva's portal to cancel her previous cover. But he entered the registration number, not the policy number. So the critical illness policy was cancelled as well.

Mr and Ms R only found out about the cancellation in 2024. So they contacted Aviva to complain.

Aviva's response said the policy had been cancelled because Mr and Ms R's financial adviser had inputted the registration number – which meant that all policies within the registration were cancelled. They said that they'd written to Mr and Ms R confirming cancellation at the time. And they said that the mistake was made by the financial adviser, not them. So they'd pass the complaint onto the financial adviser for them to address.

Mr and Ms R weren't satisfied with Aviva's response and brought their complaint to the Financial Ombudsman Service. They thought Aviva's system shouldn't allow multiple policies to be cancelled by one instruction. They said the letter they'd received from Aviva didn't make it clear both policies had been cancelled. And they didn't check because they'd been expecting a letter confirming the cancellation of the income protection policy.

Our investigator reviewed the information received from both parties and concluded Aviva didn't need to do any more to resolve the complaint. She confirmed she'd been provided with evidence which showed the financial adviser had entered the registration number – not the income protection policy number. So she was satisfied that Aviva wasn't responsible for what had happened.

Mr and Ms R didn't agree with the investigator's view. So the matter's been passed to me to make a decision.

## **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 that, I'm not upholding Mr and Ms R's complaint. I'll explain why.

I can only say Aviva should do more to resolve this complaint if I'm satisfied that they cancelled Mr and Ms R's critical illness policy when that wasn't what they were asked to do.

I've reviewed the screenshots showing the information Aviva received from the broker. They clearly show the broker included the registration number - not the policy number – in the cancellation request. So I'm satisfied that Aviva processed the request made to them.

Mr and Ms R have suggested that each individual policy should have to be inputted for a policy to be cancelled. I've considered this. I can't tell Aviva how to set up its process. But I think it's clear from the documentation I've seen that the registration and policy numbers are different. And Aviva have provided documentation which shows their staff need to check to see whether the request they've received relates to all, or only some, of the policies in the registration.

I don't think it's reasonable to say Aviva should double check every request they receive. I've also borne in mind that the request was made via a portal used by financial professionals, rather than the general public.

Aviva told Mr and Ms R in their response to the complaint that any adviser who's unsure what information to provide can call them to check before requesting a cancellation. It doesn't appear Mr and Ms R's adviser called them. But I can't hold Aviva responsible for that. And so I don't think Aviva need to do any more to resolve Mr and Ms R's complaint.

### **My final decision**

For the reasons I've explained, I'm not upholding Mr and Ms R's complaint about Aviva Life & Pensions UK Limited.

Under the rules of the Financial Ombudsman Service, I'm required to ask Ms R and Mr R to accept or reject my decision before 29 August 2025.

Helen Stacey  
**Ombudsman**