

## The complaint

Mrs P's complaint is about the service provided by Post Office Management Services Limited ("POMSL") in relation to a travel insurance policy.

## What happened

On 21 August 2024, Mrs P purchased a single trip travel insurance policy through POMSL for a trip she was taking on 17 September 2024. The purchase was made over the phone and it is agreed that Mrs P asked for a paper copy of the insurance documents to be posted to her. It is also agreed that POMSL's representative told Mrs P it would post the documents to her and it would take around two weeks for them to arrive.

Mrs P did not receive the documents and so phoned to chase them on 9, 11 and 17 September 2024. Mrs P says each time she was told to use online documents "*like everyone else*" but she had to explain she did not want to rely on online documents when travelling alone. As she had still not received the documents in time for her trip, Mrs P made a formal complaint.

POMSL replied to the complaint in November 2024 and said it followed the correct process in order to have the policy documents sent to Mrs P but there was "*an isolated incident which affected a small number of documents*" which meant they were not dispatched to Mrs P. However, POMSL said that as Mrs P could download the documents and the cover was in place, no further action was required.

Mrs P remained unhappy and referred the matter to us. She said POMSL could have arranged for another copy to be sent when she called to chase in September 2024 but it didn't.

One of our Investigators looked into the matter. The Investigator said Mrs P was entitled to receive paper copies and the fact she did not get them in time for her trip had caused her some distress and inconvenience, so recommended POMSL should pay her £50 compensation for this.

Mrs P confirmed she accepts the Investigator's assessment but POMSL does not. It says Mrs P did access her policy online and had its contact details on her phone, so in the event of any incident she would have been able to submit a claim. POMSL says there was therefore no detriment to Mrs P and it does not want to set a precedent of having to pay customers every time they do not receive postal documents. POMSL also said that it was the postal service that did not deliver the documents and so it was not its fault they were not received.

As the Investigator was unable to resolve the complaint, it 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.

It is not in dispute that Mrs P asked for paper copies of the policy documents to be sent to her and that POMSL agreed it would do this. While lots of people are happy to conduct financial arrangements solely online, some are not. Mrs P has explained she wanted a paper copy to take with her and this was offered by POMSL.

POMSL says it this was the postal service's fault but there is no reliable evidence I have seen that the documents were dispatched by POMSL and just not delivered. In earlier correspondence it suggests it was an internal issue with some documents. In any case, Mrs P contacted POMSL three times to chase the documents up. On each occasion it appears Mrs P had to explain that she did not feel confident relying on online documentation and wanted paper copies. Mrs Pp was entitled to paper copies and I do not think this was a helpful response. In addition, as far as I can see, Mrs P was not told on any of those occasions that the documents had been properly dispatched by POMSL and it also appears that POMSL did not try and find out what had happened to the documents. It seems to me that if it had looked properly into why they had not arrived, it might have realised they had not been dispatched and it could then have sent another copy.

Given this, Mrs P did not receive the service she was entitled to expect. I have therefore considered what, if anything, should be done to put this right.

We do not operate a system of precedent; each case is determined on its own merits. A delay in receiving the paper documents may not impact some customers. However, in this case, I am satisfied that Mrs P suffered some inconvenience and worry in not having the paper copies in time for her trip and in having to call and chase them. I note Mrs P was able to access the documents online if need be and she did not need to make a claim or contact the insurer on the trip but nevertheless she was told they would be posted, and they weren't, and she had to chase this up three times.

Having considered everything carefully, I agree with the Investigator that some compensation is warranted for this and that the sum of £50 is appropriate.

### **My final decision**

I uphold this complaint against Post Office Management Services Limited and require it to pay Mrs P the sum of £50 compensation for the distress and inconvenience caused by its delay in providing her insurance documents.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs P to accept or reject my decision before 16 July 2025.

Harriet McCarthy

**Ombudsman**