

The complaint

Mr D complains about how Post Office Management Services Limited dealt with the cancellation of an insurance policy he held with them.

What happened

In early October 2024 Mr D contacted the Post Office saying he was unhappy that his life insurance policy hadn't been cancelled. Mr D said he requested the cancellation in August 2024 however it hadn't been actioned.

The Post Office said they couldn't find any record of contact from Mr D in August 2024 so wouldn't back date the cancellation.

Remaining unhappy Mr D brought his complaint to our service where one of our Investigators looked into what happened. They considered all the available information and didn't think the Post Office had acted unfairly as they weren't able to find any record of contact in August 2024.

Mr D remained unhappy and disagreed with the outcome, so the matter has come to me for 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.

Mr D has provided quite a bit of information about the complaint and it's clear to me how strongly he feels about what happened. I want to assure Mr D that I've read and considered everything that has been provided. I have summarised some things which reflects the informal nature of our service.

Mr D also told us about his health and I'm sorry to hear he isn't well. I know this has affected him and I've taken all of this into account when coming to a decision.

The Post Office searched their records using the telephone number and email details provided by Mr D. However they were unable to locate any contact in August 2024.

Looking at the available information I'm satisfied, on balance, that there is no record of contact earlier than when Mr D rang to complain in October 2024.

Our Investigator asked Mr D if it was possible he used any other phone numbers or email addresses to make contact. They also asked for any copies of emails or screenshots of outbound call details to help with the investigation. Mr D was unable to provide any other telephone numbers or email addresses. Mr D said he had trouble remembering things so couldn't help in that way.

I'm sorry to hear Mr D has been affected by the medication he is taking, and I don't underestimate the seriousness of his medical condition. But I must also take into account

that this request for further information was made some three months ago. So I think sufficient time has passed for Mr D to provide any further information he'd like us to consider, though I understand why that might not have been easy for him.

The Post Office have searched their systems and have been unable to find any record of contact using the details provided. So I think they acted fairly and reasonably by processing the policy cancellation when Mr D contacted them in October 2024. Mr D would like the premiums from August 2024 to be refunded but without persuasive evidence that contact was made at that time this isn't an outcome I can recommend.

Having carefully considered everything that happened I'm satisfied the Post Office acted fairly and reasonably so won't be asking them to take any further action.

My final decision

For the reasons I've explained above, my decision is that I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr D to accept or reject my decision before 24 June 2025.

Warren Wilson

Ombudsman