DRN-5775845

The complaint

Mr and Mrs S complain about how Post Office Management Services Limited (POMSL) handled a call in relation to their travel insurance policy. Reference to POMSL includes its agents. Mrs S has led the correspondence in relation to this matter so, for ease of reference, I'll refer to Mrs S.

What happened

Mrs S rang POMSL to renew and change the geographical area of cover in relation to an existing travel insurance policy. She says the call was unnecessarily long as POMSL kept her on the call for much longer than required, the line was muffled and POMSL kept repeating things. Mrs S says she thinks POMSL did this deliberately so it could make money from the call. She also says POMSL didn't make it clear the number she called is a premium rate number. Mrs S wants POMSL to reimburse her phone charges of £25.18.

In its final response to Mrs S, POMSL explained why the call took some time. It said there's information about calls to its O3 number on its website and it's not a premium rate number. Mrs S pursued the complaint.

One of our Investigators looked at what had happened. She listened to the phone call in question and looked at the online information. The Investigator didn't think POMSL had acted unfairly. She said the line was clear and she didn't notice POMSL repeating incorrect details. The Investigator said whilst the call was long, this was largely due to there being two policies and checks about the right levels of cover. She didn't think POMSL had prolonged the call unnecessarily. The Investigator didn't think POMSL had misled Mrs S about the phone number she called.

Mrs S responded to say the points the Investigator made were fair but she hadn't addressed the information POSML provided about the cost of a call to an 03 number, or the omission of information about the likely length of the call.

The Investigator considered what Mrs S said but didn't change her view. Mrs S asked that an Ombudsman consider the complaint, so it was passed to me to decide.

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.

I've taken into account the law, regulations and good practice. Above all, I've considered what's fair and reasonable. I don't uphold this complaint and I'll explain why.

the phone call

- I've listened to the recording of the phone call in question. The audio quality is good. I accept what Mrs S says about her experience of the audio quality of the call. It's possible for the audio quality of a phone call to be good for one participant but poor for another, as the audio paths are independent. POMSL isn't responsible for any poor quality audio experienced by Mrs S during the call.

- The call was certainly long. I don't think POMSL made the call unnecessarily long. Mrs S and POMSL discussed changing the geographical area of cover for the family on renewal and arranging immediate cover for Mr S. So, it was about more than simply renewing an existing policy. And Mrs S answered medical screening questions, some of which POMSL's agent checked with a supervisor, which took some time. The agent apologised for the delay in doing so.

- As two policies were taken out, POMSL asked some questions and made some statements twice, once in relation to each policy. I appreciate that was repetitive but I don't think POMSL repeated things unnecessarily or treated Mrs S unfairly or unreasonably during the phone call.

the 03 number

- According to the Ofcom website https://www.ofcom.org.uk/ 03 numbers were introduced to allow organisations to have a single national point of contact without consumers having to pay extra to call them. Calls to 03 numbers cost no more than a national rate call to 01 or 02 numbers and count towards any inclusive minutes in the caller's phone plan, the same way as 01 and 02 calls. Revenue sharing of the cost of 03 calls isn't allowed, so POMSL had no financial incentive to make Mrs S' call longer than necessary.

- 03 numbers are not a premium rate service, so POMSL isn't required to provide information about charges. I appreciate some landing pages provide information about 03 calls and some don't. I don't think POMSL acted unfairly or unreasonably in relation to the information it provided to Mrs S about its 03 number.

- POMSL would have no way of knowing the exact length of the call at the outset or what the call might cost Mrs S, as that depends on the complexity of what unfolds in the call and the caller's arrangements with a phone service provider.

- I can understand Mrs S' frustration about this matter but, for the reasons I've explained, I don't think POMSL acted unfairly or unreasonably in this case.

My final decision

My final decision is that I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I’m required to ask Mr S and Mrs S to accept or reject my decision before 1 October 2025.
Louise Povey
Ombudsman