

## **The complaint**

Ms A complains Exeter Friendly Society Limited (Exeter) failed to send her welcome documents after she purchased a private medical insurance policy.

## **What happened**

The circumstances of this complaint will be well known to both parties and so I've summarised events.

In early 2024 Ms A took out a private medical insurance policy through a broker I'll call B. The policy was provided by Exeter Friendly. Ms A contacted B as she hadn't received her welcome documents. B told Ms A it would ask Exeter to send her policy documents.

In March 2024 Ms A contacted B again as she still hadn't received her welcome documents. B told Ms A it would ask Exeter to send this to her but Ms A said she still didn't receive anything.

When Ms A received her renewal documents, she contacted Exeter to raise a complaint. She said she was unhappy she hadn't received any policy documents and wanted a refund of the premium she had paid.

On 14 January 2025 Exeter issued Ms A with a final response to her complaint. It said when Ms A purchased her policy it sent the welcome pack to B to forward on to Ms A. It said it also sent Ms A a copy of her policy documents in March 2024 when requested. It didn't agree to provide a refund of premium to Ms A. Ms A didn't think this was reasonable and so referred her complaint to this Service.

Our investigator looked into things. She said she thought Exeter had sent the welcome pack to B in January 2024. She said in March 2024 B had asked Exeter to send policy documents to Ms A by email and post, but she didn't think Exeter had shown it sent documents by email. She said she didn't think Exeter were required to refund Ms A's premium as it provided cover for Ms A, but it should pay Ms A £75 compensation.

Exeter accepted our investigator's view, but Ms A didn't agree with it. She said she didn't think the evidence showed Exeter send the welcome documents to B, nor to her. She said her premium should be refunded as she didn't receive the terms of the contract and was unable to use the policy.

As Ms A didn't agree with our investigator the complaint has been 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 want to acknowledge I've summarised Ms A's complaint in less detail than she's presented it. I've not commented on every point she has raised. Instead, I've focussed on what I consider to be the key points I need to think about. I mean no discourtesy by this, but it

simply reflects the informal nature of this Service. I assure Ms A and Exeter I've read and considered everything that's been provided.

I also want to be clear about what I've considered as part of this decision. This decision is only about the actions of Exeter and not B. If Ms A is unhappy with the actions of B she would need to raise this as a separate complaint.

Exeter has said when Ms A purchased her policy, a welcome pack was sent to B to forward onto Ms A. It has provided a copy of the letter it says was sent to B and a copy of its system notes which say the 'All you need to know document' was sent out. So, on balance I think Exeter did send the documents to B, but I acknowledge these weren't received by Ms A.

In March 2024 B called Exeter to make it aware Ms A hadn't received her welcome documents and asked it to send this to Ms A by email and by post. Exeter's contact notes say the documents were reissued. However, Exeter have acknowledged it didn't send the documents to Ms A by email as requested.

Ultimately Ms A didn't receive her policy documents, and I think this could have been avoided had Exeter emailed Ms A as requested. So, I've thought about the impact this error had on Ms A.

Ms A has been caused unnecessary distress and inconvenience due to Exeter not sending her the documents as requested. She has spent unnecessary time contacting B to ask for the policy documents to be sent, and it would have been distressing when these weren't received.

Ms A has asked for her policy premium to be refunded as she said she didn't receive the terms of the policy and so was unable to make a claim. However, I don't think it would be reasonable to require Exeter refund Ms A her policy premium in the circumstances. The premium Ms A paid was for a private medical insurance policy which Exeter have provided Ms A cover for. Ms A was aware the policy was provided by Exeter and so could have contacted it should she have needed to submit a claim. I also think she had the means to cancel the policy at any stage should she have deemed it appropriate.

Overall, I think the £75 compensation suggested by our investigator is reasonable in the circumstances. I think compensation of this amount is reasonable to acknowledge the time Ms A spent chasing for a copy of her policy documents and the distress she suffered when these weren't received by email as requested.

### **My final decision**

For the reasons I've outlined above I uphold Ms A's complaint about Exeter Friendly Society Limited. I require it to pay Ms A £75 compensation.

Under the rules of the Financial Ombudsman Service, I'm required to ask Ms A to accept or reject my decision before 21 October 2025.

Andrew Clarke  
**Ombudsman**