

The complaint

Ms S and Mr T are unhappy they have received inaccurate information about the policy they hold with ReAssure Life Limited (ReAssure).

What happened

Ms S and Mr T took out a life insurance policy with Guardian Financial Services in 1991. The policy taken out was on a joint life basis with a payout benefit on both lives assured.

I understand the policy's administration was taken over by ReAssure at some point between April 2016 and March 2017.

In early 2024 Ms S and Mr T referred a complaint to ReAssure. They said that they had received their annual policy statement which set out that the policy pays on the death of the first life assured. Not that there will also be a payment on the second death also.

On 25 March 2024 ReAssure issued their final response. They explained that it wasn't possible for annual statements to reflect first and second death benefits due to the way their system works. They reassured Ms S and Mr T that their policy remains unchanged from the terms it was taken out on and offered £400 compensation by way of an apology.

Ms S and Mr T then received a document dated 21 May 2024 which again set out that the policy would pay on the death of the first life assured. This document also referred to an incorrect beneficiary. ReAssure issued a second final response letter dated 23 June 2024. Within this response they explained that an administration error had led to the incorrect beneficiary being named. They said that an internal note had been placed onto Ms S and Mr T's policy which set out that in the event of a claim the policy would continue in the name of the surviving policyholder. And they offered assurance that there is separate cover on the policy for both lives assured. By way of an apology ReAssure offered an additional £400 compensation.

Ms S and Mr T received further correspondence in 2025, they contacted ReAssure to complain that the way their policy was described was again not accurate. ReAssure issued a final response on 16 May 2025, they apologised and awarded £250 compensation. ReAssure said that it wasn't possible for them to amend their system but there are notes on file which clearly set out the type of policy Ms S and Mr T have.

Ms S and Mr T made further comments and so ReAssure issued a further final response on 17 June 2025. They said in summary:

- It's not possible for ReAssure's system to reflect that benefits are payable on both life assured's passing. But ReAssure are aware that this is how the policy operates.
- A note has been added to Ms S and Mr T's internal file to explain this, and feedback has been given to the servicing teams.

Unhappy with the response Ms S and Mr T referred their complaint to this service. They

explained that receiving misinformation about their policy was causing them distress. And they would like ReAssure to amend their system so that they are provided with accurate information.

An investigator issued their assessment; they didn't uphold Ms S and Mr T's complaint. In summary the investigator concluded that this service couldn't force a firm to amend its systems and the compensation awarded – a total of £1,050 was fair and reasonable when considering the circumstances and the distress and inconvenience caused to Ms S and Mr T.

ReAssure agreed with the investigators assessment but Ms S and Mr T didn't. They were concerned with what communications in the future would contain, and they said they were concerned about what might happen at the time a claim is made. They reiterated that they wanted ReAssure to provide them with factually accurate information about their policy. The investigator asked ReAssure to set out within a letter what cover Ms S and Mr T had. ReAssure provided the investigator with a letter which set out the terms of Ms S and Mr T's policy. The investigator shared this letter with Ms S and Mr T.

As no agreement was reached the complaint was passed for an ombudsman to review it. I contacted Ms S and Mr T to explain the limits of my involvement in their complaint – that we are a dispute resolution service and we do not regulate ReAssure. As such I could not compel ReAssure to amend their systems. And I explained that I felt ReAssure's remediation was fair and reasonable. Ms S and Mr T still didn't agree so I have gone on to issue a formal 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.

I appreciate this will come as a disappointment to Ms S and Mr T but, having done so I'm not upholding their complaint. Whilst I have considered everything that has been provided to this service, I don't intend on commenting on each item. Instead, I will focus on what I have determined are the key aspects of the complaint. As I have explained to Ms S and Mr T my role within this complaint is to consider what happened to the point they referred their complaint to ReAssure.

I haven't needed to consider whether ReAssure have made an error here. Because, they have agreed that the information they provided to Ms S and Mr T has not been accurate and at times confusing. And so, the issue left for me to determine is whether ReAssure have acted fairly and reasonably when resolving things.

Ms S and Mr T have been clear that to resolve this complaint they want ReAssure to amend their IT systems so that their policy is recorded differently. This is so that they have reassurance that future correspondence is accurate. However, ReAssure have explained that isn't possible. So, I have considered what ReAssure have done to determine if their actions are fair and reasonable.

ReAssure have awarded a total of £1,050 compensation by way of an apology for the times Ms S and Mr T have received incorrect information. I think it's right that ReAssure should offer compensation when they provide a consumer with incorrect or misleading information that has caused distress and worry. Had ReAssure not offered any compensation the amount offered is in line with what I would have suggested, and so I think it's fair and reasonable. I'm therefore not asking them to increase this amount.

To offer reassurance to Ms S and Mr T about future correspondence ReAssure have added a file note to make it clearer to their servicing teams what type of policy Ms S and Mr T have. And they have provided feedback to staff members where things went wrong. ReAssure have also provided a letter to Ms S and Mr T which sets out the terms of their policy clearly. This letter can be used by both Ms S and Mr T should they need it in the future to explain things. I think these are all reasonable things for ReAssure to have done to provide reassurance to Ms S and Mr T.

I can appreciate how frustrating things have been for both Ms S and Mr T, but this service do not regulate how ReAssure operate and I can't force ReAssure to amend their system. And, I think the actions ReAssure have taken, and compensation amount offered is fair and reasonable. So, I'm not asking them to do anymore.

My final decision

I don't uphold this complaint about ReAssure Life Limited.

Under the rules of the Financial Ombudsman Service, I'm required to ask Ms S and Mr T to accept or reject my decision before 18 March 2026.

Cassie Lauder
Ombudsman