

The complaint

Mr D is unhappy with the service he received from EIFlow Insurance Limited when he claimed on a sickness and redundancy policy.

What happened

The details of this complaint are well known to both parties, so I won't repeat them again here. Instead, I'll focus on giving my reasons for my 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'm sorry to read of the circumstances which led to Mr D making a claim. I have a lot of empathy with the circumstances he's described.

The relevant rules and industry guidelines say that EIFlow has a responsibility to handle claims promptly and fairly.

I'm not upholding Mr D's complaint because:

- Mr D's name appeared incorrectly on correspondence. It's also accepted that EIFlow didn't communicate with him clearly about the requirement to complete a medical declaration form and that he was entitled to not consent to his medical records being accessed. So, it's accepted Mr D didn't receive the level of service he was entitled to.
- EIFlow has apologised and agreed to review their processes. I think that's reasonable and reflects that Mr D's feedback has been taken seriously.
- Mr D was also unhappy that EIFlow contacted his employer because they didn't (and couldn't) provide a stamped document. But I still think that it was reasonable for EIFlow to contact Mr D's employer as they needed to confirm this and other information relating to Mr D's absence.
- I've thought about the impact on Mr D and the claims process when deciding if compensation ought to be paid to him. I'm not persuaded that's fair and reasonable in the circumstances. The issue relating to the medical declaration was resolved very quickly so I don't think there was any delay in the claim being processed. Furthermore, I don't think the above issues caused detriment to Mr D beyond some minor inconvenience and annoyance for a very short period of time. So, in the circumstances of this case, I'm satisfied an apology fairly reflects the impact on Mr D.

My final decision

I'm not upholding this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr D to accept or reject my decision before 27 February 2026.

Anna Wilshaw
Ombudsman