

## **The complaint**

Mr P is unhappy that BUPA Insurance Limited won't provide an invoice or receipt as proof of payment.

## **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.

The relevant rules and industry guidelines require BUPA to provide Mr P with appropriate information about the policy.

I'm not upholding Mr P's complaint. I say that because:

- BUPA provides Mr P with a policy schedule and information about the premiums. It explains the total monthly cost and the overall cost of the premiums. So, I think BUPA has provided Mr P appropriate information about the policy.
- I appreciate Mr P requires the information in the form of an invoice or receipt to provide to his employer for expenses purposes. That's not BUPA's standard process as they typically provide the information in the way I've outlined above. But I think BUPA has offered Mr P a reasonable option to access the information he needs as they've agreed to email confirmation the payment has been made to him.
- Although the above process is a manual process, which needs to be repeated, I think that's fair and reasonable as Mr P can access the information he needs (just not via an automated process). As this is due to Mr P's specific personal requirements, I don't think BUPA is treating him unfairly or unreasonably in all the circumstances.
- Based on the available evidence to me Mr P is being treated in the same way as other BUPA customers, as the information is presented to policyholders in a standard format. It's also very common across the private medical insurance industry for information about the premiums and cost of the policy to be presented in the same, or a similar way. So, this further persuades me that Mr P hasn't been treated unfairly.
- Mr P questions whether BUPA is treating all their customers fairly, including corporate customers. I don't think whether BUPA provides information to corporate customers in the same way is central to the outcome of this complaint. Mr P isn't a corporate customer and has a personal policy with BUPA. Furthermore, corporate policies can be paid for and structured in different ways. So, I haven't found Mr P's representations on this point to be persuasive.

- The Financial Ombudsman Service is not the regulator. It's not for me to direct BUPA to change their business processes to accommodate Mr P's requirements as this isn't something they offer as standard. And, in any event, I'm not persuaded BUPA has treated Mr P unfairly in the circumstances for the reasons I've already explained.

### **My final decision**

I'm not upholding this complaint.

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

Anna Wilshaw  
**Ombudsman**