

The complaint

The complaint has been brought by Miss H, in her capacity as executor of the late Mr H's estate. Miss H is unhappy that her late father's Will and Death Certificate were lost in the post when returned by Royal London Mutual Insurance Society, trading as Royal London (RL).

What happened

The late Mr H passed away in October 2024. As part of the requirement to claim on the policies held with RL, Miss H provided RL with the original Death Certificate and a copy of the Will.

In February 2025, Miss H contacted RL to say that the documents had not been returned. RL said it had already returned the documents by tracked and signed for post, and they were signed as received on 13 December 2024. Miss H said that she'd never received the documents and asked RL to contact the Royal Mail (RM) to investigate where the documents were.

A complaint was logged on 18 March 2025. Miss H contacted RL to let it know that, as the sender, it had to report the loss of documents to RM in order to start an investigation as to their delivery location.

RL issued a final response on 28 March 2025, not upholding the complaint. It said the envelope containing the documents was correctly addressed, and it had acted correctly and therefore couldn't accept responsibility for the actions of RM. Despite this, it offered a goodwill gesture of £50 for the upset caused.

Miss H remained unhappy and referred her complaint to the Financial Ombudsman Service. She said she was told that RL would contact RM to find out what had happened. A copy of this complaint was also sent to the Chief Executive Officer (CEO) of RL.

RL issued its further response on 23 May 2025. It upheld the complaint, acknowledging that Miss H had been told during some phone calls that RL would be in contact with RM to investigate the missing documents. However, RL also confirmed it was unable to investigate the matter further with RM. It offered £200 in recognition of this poor service.

Miss H remained unhappy with this response.

The Investigator didn't uphold the complaint. He didn't consider that Miss H had informed RL of the missing documents in time for it to be able to liaise with RM. He wasn't persuaded that in February 2025, when the issue was notified to RL, that RM would have been able to do anything further had RL contacted them, due to the length of time that had passed. He said that the only information he expected RM could provide would be GPS details of where the delivery took place. He ultimately believed that at that stage, it would be unlikely that the lost documents would be retrieved.

He noted that RL had offered compensation totalling £250 but didn't comment on whether this was fair as he explained our Service isn't able to award compensation to an executor of an estate.

Miss H didn't accept the Investigator's view, saying that the Investigator had completed the investigation without discussing the complaint with her to get her side. Miss H said that RL had recorded the late Mr H's date of birth (DOB) wrong in correspondence and RL hadn't acknowledged it had done anything wrong by not contacting RM when it said it would. Miss H also said RL didn't provide her with an email address when she called the complaints team.

The Investigator responded to the points made by Miss H, explaining that he was satisfied the incorrect DOB hadn't impacted the claims, but he wasn't persuaded to change his opinion, so the complaint has been passed to me to make a 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 want to reassure Miss H that I've read everything she's sent us, and I've thought about each point she's made. I may not respond to, or address, each and every point. That's not because I haven't thought about it. It simply reflects the informal nature of our service. My findings focus on what I consider to be the key issues in this complaint.

I believe the main issue here is the lost Will and Death Certificate documents, and the extent to which RL investigated the location of the missing post, when it was brought to its attention.

Based on the evidence submitted, I note that RL returned the Will and Death Certificate via tracked and signed for post, in December 2024. The RM tracking information submitted, confirms the item was delivered and signed for on 13 December 2024. I note Miss H's comments that the tracking information doesn't evidence that the address used was the correct one, however it's not disputed that RL addressed it correctly.

Miss H informed RL in February 2025 that the documents had not been received and the signature provided in the tracking information with RM, was not recognised. Miss H told RL that as the sender, it was RL who was required to contact RM to submit a claim and start an investigation as to the whereabouts of the documents.

I am persuaded from the evidence that RL didn't follow up on this and didn't contact RM, despite informing Miss H that it would. RL has accepted providing poor service to Miss H and has offered a total of £250 in compensation for the poor service and to cover the costs of replacing the missing documents.

I appreciate the strength of feeling in respect of the lost documents and Miss H's comments as to their importance and personal nature. However RL sent the documents via tracked and signed for post, which is what I'd expect in respect of the posting of documents of such importance.

I appreciate that Miss H asked RL to do more to locate the missing documents, but by the time RL was made aware, I feel it was unlikely that the missing documents could've been located. However, I note the upset caused to Miss H, by being told one thing on the phone by RL and then not acting accordingly. I am satisfied from the evidence I've seen that RL

have accepted this and attempted to make up for the poor service with their offer of compensation.

It isn't clear whether RL has now paid this compensation and I note that Miss H has previously said that she wasn't interested in accepting it. However, if on reflection she would now like to accept it, she can revert back to RL about this.

Overall, based on the evidence, I'm unable to uphold this complaint and will not be instructing RL to take any further action.

My final decision

My decision is that I'm not upholding this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss H, in her capacity as executor of the late Mr H's estate, to accept or reject my decision before 14 April 2026.

Lee Williams
Ombudsman