

## **The complaint**

Mr L complains that Aviva Life & Pensions UK Limited (“Aviva”) sent correspondence to the wrong address.

## **What happened**

Mr L had a life policy with Aviva. For many years he had, for convenience, asked Aviva to send correspondence to his parents’ address.

In 2008 Mr L had complained that Aviva’s representative had recommend he cancel some of the policies he held. In 2021, after discovering some paperwork, Mr L wrote again to Aviva about this issue.

During further correspondence between the parties, Mr L rang Aviva in January 2022 to ask that it respond in writing to his own address, and not his parents’ any longer. Aviva failed to action this request, and a response to Mr L’s complaint was sent to his parents’ address in 2023.

In 2024 Mr L discovered what had happened and raised this complaint – that Aviva had breached his data rights by sending letters about his mis-selling complaint to the wrong address, after he’d told it not to.

Aviva acknowledged its mistake and offered Mr L £150 to say sorry. Mr L brought his complaint to our service, after which Aviva said it had made further errors in not actioning call backs and not initially raising Mr L’s complaint when he asked. It offered a further £200 to settle the matter.

One of our investigators looked into things and thought Aviva’s offer was fair, in light of the distress Mr L had been caused.

Mr L didn’t agree and asked for an ombudsman to decide things. He emphasised that the letters in question weren’t just routine circulars but correspondence about a complaint he was trying to pursue with Aviva, and he wanted us to take this into account when assessing the impact events had had on him.

## **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.

Having done so, and while I know it will come as a disappointment to Mr L, I’ve reached the same conclusion as our investigator and for broadly the same reasons.

The facts of this complaint are common ground. Everyone agrees that Aviva had been told to send correspondence to Mr L’s home address, and it didn’t and sent it to his parents’ former address instead.

I can confirm that I’ve considered everything Mr L has said carefully. And I’ve borne in mind

the nature of the correspondence sent elsewhere in error. I accept that it will have been worrying and stressful knowing that this complaint response could have been read by strangers. And as Aviva itself has acknowledged, this was compounded by service failings including failing to call Mr L back when it said it would, and failing to log his complaint when he raised it.

I've thought carefully about everything that happened and the impact Mr L has clearly explained that events had on him. I've also had regard for the types of award our service generally makes for distress and inconvenience, which are explained on our website.

Having done so, I agree that Aviva's actions have caused Mr L stress and worry and it should compensate him for that. Like our investigator, I think Aviva's revised offer of a total of £350 is fair and reasonable compensation in light of everything that's happened.

### **My final decision**

My decision is that Aviva Life & Pensions UK Limited has made a fair offer to resolve this dispute and it must pay Mr L £350.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr L to accept or reject my decision before 30 January 2026.

Luke Gordon  
**Ombudsman**