

The complaint

Mr D complains AXA PPP Healthcare Limited (AXA) has declined to reinstate his private medical insurance policy.

What happened

The circumstances of this complaint will be well known to both parties and so I've summarised events.

Mr D held a private medical insurance policy providing cover for him and his child. The policy was provided by AXA and was due to renew on 1 February 2025. On 26 February 2025, a broker made AXA aware Mr D had decided to remove himself from the policy as he couldn't afford the premium.

On 15 April 2025 the broker asked to place Mr D back on the policy as he had said he wasn't of sound mind when he made the decision to remove himself. AXA said they could place Mr D back on the policy, but would need to ask medical questions, and unless these were answered favourably, Mr D would be insured on a moratorium basis. Mr D raised a complaint.

On 3 July 2025 AXA issued Mr D with a final response to his complaint. It said it had considered his circumstances but couldn't agree to reinstating the cover. Mr D referred his complaint to this Service.

Our Investigator looked into things. He said he thought AXA had followed the correct processes and had treated Mr D fairly, so didn't uphold his complaint.

Mr D didn't agree with our Investigator. He provided a detailed response but in summary he said he was vulnerable and not of sound mind when he removed himself from the policy. He said it would be reasonable to reinstate the policy back to the original underwriting terms.

As an agreement couldn't be reached the complaint has been passed to me to decide.

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 acknowledge I've summarised Mr D's complaint in less detail than he's presented it. I've not commented on every point he has raised. Instead, I've focused on what I consider to be the key points I need to think about. I mean no discourtesy by this, but it simply reflects the informal nature of this Service. I assure Mr D and AXA I've read and considered everything that's been provided.

AXA has provided evidence that it will agree to reinstate a policy within 28 days of the premium being due without any declaration being required. Beyond this it will agree to reinstate a policy up to 120 days after the premium was due, but a medical declaration would need to be answered favourably for the policy to be reinstated on the original terms.

It's not disputed that Mr B's broker informed AXA that Mr D had chosen to remove himself from the policy, and AXA followed this instruction. I can see AXA made the broker aware of the above time limits if he wished to be added back to the policy. And, it's clear Mr D's request to be reinstated to the policy came more than 28 days after the policy premium was due.

So, based on the evidence provided, I'm satisfied AXA acted reasonably when it removed Mr D from the policy, provided the broker with accurate information, and has applied the time limits it would apply to anyone else looking to reinstate a policy.

Mr D has said at the time he made the decision to remove himself from the policy he was unwell, vulnerable, and not of sound mind to make this decision. He has provided letters from his GP, psychotherapist, and neurologist to support his position.

I've reviewed the medical evidence Mr D has provided, and I acknowledge he has been unwell and suffering from symptoms of his medical conditions. However, I'm not persuaded this means AXA has acted unreasonably when it hasn't agreed to reinstate Mr D's policy on its original terms.

The evidence provided shows AXA had several conversations with the broker regarding Mr D's renewal premium between 13 January 2025 and the end of February 2025 when Mr D ultimately decided to remove himself from the policy. This included discussions about buying back claims and increasing the policy excess.

So, it appears Mr D had a number of discussions with his broker over an extended period regarding the policy renewal and the options available to him. And whilst I acknowledge Mr D has said he wasn't of sound mind during this period, it doesn't appear the decision to remove himself from the policy was made without careful consideration and support from his broker.

As I've said, I think AXA acted fairly when it followed the broker's instruction to remove Mr D from the policy. And in the specific circumstances, I don't think it would be fair to require it to step outside of its usual processes to reinstate Mr D's policy back to its original terms.

I naturally empathise with Mr D given everything he's been through, but for the reasons I've explained I don't uphold his complaint.

My final decision

For the reasons I've outlined above, I don't uphold Mr D's complaint about AXA PPP Healthcare Limited.

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.

Andrew Clarke
Ombudsman