

The complaint

Mr R complains about the way Helvetia Global Solutions LTD (Helvetia) has handled the claim he made under his income protection insurance policy.

What happened

The circumstances of this complaint will be well known to both parties and so I've summarised events. Mr R held an income protection policy which included cover if he became unemployed subject to the policy criteria. The policy was provided by Helvetia.

In July 2025 Mr R unfortunately became unemployed and so submitted a claim under the policy. Helvetia told Mr R as part of its review of his claim it would require part of the claim form to be completed by his former employer. Mr R told Helvetia he was engaged in sensitive settlement discussions with his former employer and so asked that it didn't contact them at that time. He said the details required could be verified from other sources.

Following a review Helvetia wrote to Mr R to say it was unable to accept his claim based on the information it had currently been provided. It said the absence of his former employer's input meant it didn't have a complete understanding of why Mr R's role was terminated, the events leading up to that decision and whether the policy provided cover. So, it didn't consider it had sufficient evidence to make an informed decision on his claim, so it would be placing the claim on hold. Mr R raised a complaint.

On 2 October 2025 Helvetia issued Mr R with a final response to his complaint. It said whilst it appreciated Mr R had provided answers to the questions it would ask of his former employer, cross referencing this was essential. It also said the evidence substantiated that his former employer treated his dismissal as a disciplinary matter. So, it said the claim would remain on hold. Mr R didn't think this was reasonable and so referred his complaint to this Service.

Our Investigator looked into things but didn't uphold Mr R's complaint. Mr R didn't agree with our Investigator. He provided a detailed response but in summary he said:

- Helvetia hadn't identified any single, specific factual point which could not be determined from the documentary evidence already provided.
- There is an ongoing employment tribunal matter which won't determine the substantive reasons for termination and so won't resolve the matters relied upon to justify Helvetia placing his claim on hold.
- He would like an Ombudsman to consider whether the claim should be assessed based on the available information and whether compensation was now appropriate.

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 R'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 R and Helvetia I've read and considered everything that's been provided.

The relevant rules and industry guidelines explain insurers should handle claims promptly and fairly, and shouldn't unreasonably reject a claim. So, I've considered, amongst other things, the relevant law, the policy terms and the available evidence to decide whether I think Helvetia has treated Mr R fairly.

The crux of Mr R's complaint is that Helvetia has placed his claim on hold until it is able to speak to his employer.

When a claim is submitted, I don't consider it unreasonable for insurers to be given the opportunity to carry out validation checks so it can decide whether the claim is one it can pay under the terms of the policy. And generally speaking, I don't think it's unreasonable that in a claim such as this, Helvetia would ask for information from Mr R's former employer in order to validate the claim.

Mr R made Helvetia aware he was in sensitive discussions with his former employer and so requested they weren't contacted. I can see Helvetia did attempt to validate the claim without speaking to Mr R's former employer, which in the circumstances I think was reasonable. However, it has said it has been unable to fully validate the claim and so has placed it on hold.

Whilst I know Mr R feels strongly that this is unfair, based on the evidence provided, I don't think Helvetia has treated Mr R unfairly or unreasonably.

Mr R's policy provides benefit if he is without work due to his employment ending unexpectedly and for reasons outside of his control. However, the policy excludes any claims where unemployment is due to a breach of the employer's conduct code, or due to the employer taking disciplinary action against Mr R.

Helvetia has said the evidence suggests Mr R's former employer has treated his dismissal as a disciplinary matter. Additionally, it's noted that it doesn't appear Mr R has received payment in lieu of notice (PILON) which could also suggest dismissal was related to a disciplinary matter.

Based on the evidence provided I think these are valid considerations. Based on the disciplinary procedure document Mr R provided, it does appear Mr R's former employer may treat poor performance as a disciplinary matter. Additionally, whilst I acknowledge there may be another reason Mr R hasn't received PILON given it was suggested he would in the termination letter, I don't think it's unreasonable Helvetia would want to clarify this with his former employer. Ultimately, I don't think it's unfair for it to cross reference the evidence it has received before deciding whether Mr R's claim meets the policy criteria for benefit to be paid, nor do I think the request to speak to Mr R's employer was an unreasonable one in the circumstances.

I appreciate Mr R has said he would potentially consider a time-limited, single-issue consent

if that doesn't cause harm. However, I don't think it's for Mr R to dictate to Helvetia how it carries out the validation of his claim.

Helvetia highlighted to Mr R that if the matter between him and his former employer proceeded to an employment tribunal, it would have to wait for the outcome of these proceedings before making a final decision. I'm aware Mr R doesn't think this is reasonable.

I don't think it's unreasonable to conclude that the outcome of any employment tribunal may impact the claim decision, particularly if the tribunal relates to the decision to terminate employment or any potential settlement due to the insured. However, I will note that at this stage it doesn't appear the outstanding employment tribunal is the reason Mr R's claim hasn't been accepted, but rather because Helvetia has been unable to speak to Mr R's former employer.

I know this will be disappointing for Mr R, however, for the reasons I've explained I don't think it has handled Mr R's claim unfairly.

I'm aware Mr R has raised concerns about his claim being placed on hold. And Helvetia do have a responsibility to handle claims promptly. So, in light of this, it may wish to consider issuing Mr R with a claim decision based on the information currently available to it rather than keeping the claim on hold for an unknown period of time.

My final decision

For the reasons I've outlined above, I don't uphold Mr R's complaint about Helvetia Global Solutions LTD.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr R to accept or reject my decision before 13 April 2026.

Andrew Clarke
Ombudsman