

The complaint

Mr G complains on behalf of the estate of Mr S, that ReAssure Limited has frustrated his efforts to administer an investment policy the estate is party to.

What happened

Mr S and his wife Mrs S held a joint policy with ReAssure. The policy is investment backed and pays a maturity sum upon the death of the last surviving policyholder. Sadly, Mr S passed away in August 2025. His son, Mr G, was appointed as an executor of his estate. On behalf of the estate, Mr G has set about administering the policy to ensure it was assigned to his mother, Mrs S, in accordance with Mr S' will.

Mr G wasn't happy with the way ReAssure handled his request on the estate's behalf. Amongst other things, he highlighted issues ReAssure caused such as:

- Erroneously identifying the policy as being held in a trust.
- Providing misleading paperwork.
- Restricting online access to the policy.
- Taking far too long to process his requests.

ReAssure upheld Mr G's complaint. It accepted it hadn't always provided the level of service it should have, and paid him £250 by way of an apology. Mr G didn't accept the firm's offer and referred the matter to our service.

Upon referral, ReAssure explained it would be willing to offer Mr G a further £200 to address the impact of its poor service. But Mr G rejected the offer, preferring instead for our investigator to proceed to give their opinion on the matter.

Our investigator reviewed the submissions of both parties and, in summary, gave the following opinion:

- The evidence supported Mr G's complaint that ReAssure's service had been poor, and he'll have been impacted by this.
- Our service isn't empowered to award compensation to representatives acting on behalf of other parties.
- In this case, Mr G was representing his father's estate, therefore we couldn't award him compensation. We could only consider losses felt by the estate.
- Our investigator wasn't persuaded the estate itself came to any losses as a result of ReAssure's poor handling of the matter, so they didn't award compensation.
- The investigator acknowledged the process of reassigning the policy was still ongoing but that matters were progressing forwards.

Mr G didn't accept our investigator's findings. In summary he explained that:

- ReAssure had taken far too long to progress the matter.
- He felt it was unfair the firm had restricted his online access to the policy.

- To resolve matters fairly, our service should require ReAssure to conclude matters within 28 days.
- He didn't feel the additional £200 offered by ReAssure was sufficient compensation given the extent of the firm's errors.

As no agreement was reached, the matter's been referred to me for a final 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 think it's important to begin my decision by establishing precisely who's making this complaint to our service. This is important as it directly affects whose losses, distress and inconvenience I can consider, when deciding how this complaint should fairly and reasonably be resolved.

I've reviewed the early submissions Mr G made to ReAssure and to our service. And it's quite apparent from these submissions that in making this complaint, Mr G's acting principally as the executor of Mr S' estate. Indeed he's said as much when outlining his concerns about ReAssure.

What this means is that for the purposes of the rules which underpin my power to decide complaints and award compensation, Mr S' estate is the complainant which is eligible to use our service. Mr G is a legally appointed representative of Mr S' estate. But under our rules, he's not a complainant who's eligible to use our service in his own right.

So for clarity, what this means is that in considering this complaint, I'm empowered to make awards *to Mr S' estate* if I'm persuaded that it's lost out or been inconvenienced by ReAssure's handling of the matter. But I'm not empowered to consider any personal losses on Mr G's part, which includes any distress or inconvenience he's personally experienced throughout the course of this complaint.

I acknowledge there's another dimension to this complaint. Mr G isn't just a representative of Mr S' estate, he's also Mrs S' appointed attorney. This designation has more recently led to ReAssure mixing messages somewhat and seeming to identify that Mr G is himself a policyholder. From the paperwork I've seen however, this is not the case. In life, the policy was held jointly by Mr and Mrs S. Now that Mr S has passed away, ownership of the policy will pass to Mrs S. I'm therefore satisfied that whether Mr G approached us as the executor of his father's estate, or as his mother's appointed attorney, he would not be an eligible complainant in his own right, meaning we'd have no power to compensate him personally. If Mr G wished to allege that Mrs S has suffered any financial losses or distress or inconvenience as a result of ReAssure's handling of this matter, he'd need to express this as a separate complaint. My findings here focus solely on Mr S' estate and its complaint about ReAssure.

With all of that established, I shall now address the merits of the estate's complaint against ReAssure.

Having reviewed the evidence and submissions of both parties, there doesn't seem to be a dispute that ReAssure hasn't always handled the estate's requests properly. With that being said, I've seen no compelling evidence that *Mr S' estate* has come to any loss as a result of ReAssure's handling of the matter. Fundamentally, I'm not persuaded the estate is any worse off as a result of the service ReAssure has provided.

I think the most obvious effect of ReAssure's poor administration in this matter has been the distress and inconvenience which Mr G has personally experienced as he's set about trying to move things along. But that's affected him personally. It hasn't affected Mr S' estate which, as an entity, is incapable of feeling the effects of distress or inconvenience. For this reason, I can't fairly or reasonably make any award to Mr S' estate. As to the additional offer ReAssure made when this complaint was referred to our service, I leave it to the firm to decide whether it's willing to honour this payment.

Having reviewed the most recent submissions in this case, I can appreciate Mr G's concerns that the necessary administration has not yet been completed. In light of this, I've considered whether it would be fair to direct ReAssure to complete the administration to a prescriptive deadline. But having done so, I'm not persuaded this would ensure a fair outcome is reached. ReAssure's explained that following the delay it caused, the administrative process was recently stalled due to its latest set of paperwork being completed incorrectly. I've seen the error that ReAssure has highlighted and I'm satisfied the firm can't fairly be held responsible for this. Given the size of the investment, I think it's reasonable of ReAssure to withhold the completion of the process until it's received an accurate set of records with which to update its systems. And I don't think it would be fair of me to impose an immovable deadline on ReAssure in a scenario where it lacks full control of all the relevant variables.

I'm aware of Mr G's frustration which stems from the estate's lack of online access to the policy in question. But ReAssure's explained it doesn't offer online access to estates. And given that moving forwards Mr S' estate is ceding its interest in the policy to Mrs S, I'm not persuaded the estate is likely to come to any difficulties as a result of not having this access. As I've mentioned above, if online access is a matter which is having an impact on Mrs S, Mr G could consider raising this separately in his capacity as her attorney.

In broad summary of my findings:

- I'm satisfied Mr S' estate is the eligible complainant in this case and could therefore be in line for compensation had it lost out as a result of poor service.
- ReAssure has at times provided poor service and caused avoidable delays.
- I'm not persuaded ReAssure's errors had any measurable impact on Mr S' estate, an entity which is incapable of being distressed or of experiencing inconvenience.
- Mr G isn't an eligible complainant in his own right and I can't award compensation to him directly.
- I'm satisfied ReAssure's within its rights to await accurate records in order to complete the estate's request.
- If Mr G considers that Mrs S stands to lose out as a result of the way ReAssure's handled this matter, he may wish to consider raising this separately.

For all the reasons given above, I make no award to Mr S' estate.

My final decision

My final decision is I uphold Mr S' estate's complaint about ReAssure Limited insofar as I find it has at times provided poor service to the estate. However I make no award for compensation, as I'm not persuaded the estate's experienced any measurable impact as a result of that poor service.

Under the rules of the Financial Ombudsman Service, I'm required to ask the estate of Mr S to accept or reject my decision before 15 May 2026.

Marcus Moore
Ombudsman