

The complaint

Mr W complains Scottish Friendly Assurance Society Limited (Scottish Friendly) declined 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 W held an income protection policy with Scottish Friendly. In October 2025 Mr W reported a claim under the policy. He explained he had been unable to work since July 2025 due to symptoms which included neck and stomach pains. He also said he had visited the hospital for tests and investigations.

Scottish Friendly investigated Mr W's claim, which included writing to his GP, but in December 2025 it declined it. It said there was insufficient objective medical evidence to demonstrate Mr W was unable to carry out the duties of his job role. Mr W raised a complaint about this decision.

On 14 January 2026 Scottish Friendly issued Mr W with a final response to his complaint. It said it had fully reviewed his claim and didn't agree its claim decision was incorrect or unfair. Mr W referred his complaint to this Service.

Our Investigator looked into things. He said he didn't think Scottish Friendly had acted unfairly or unreasonably when it declined Mr W's claim. Mr W didn't agree with our Investigator and felt his claim had been unfairly declined. 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 W'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 W and Scottish Friendly I've read and considered everything that's been provided.

The relevant rules and industry guidelines explain Scottish Friendly shouldn't unreasonably reject a claim.

The terms of Mr W's policy define incapacity as:

'Unable to do the material and substantial duties of your own job or own occupation, whichever applies, due to illness or injury. The material duties of your own job or own occupation are those that are normally required for, and form a significant and integral part of the performance of, your own job or own occupation, and that can't

reasonably be omitted or modified.'

The policy also includes a four-week deferred period. This means Mr W would need to be continuously incapacitated for a period of four weeks before any benefit is payable.

The onus is on Mr W to prove his claim. So, this means Mr W would have to show, through medical evidence, that he met the policy definition of incapacity throughout the deferred period and beyond.

Scottish Friendly reviewed the available medical evidence, including Mr W's GP notes and a questionnaire completed by his GP but wasn't persuaded Mr W had met the policy definition of incapacity. Based on the evidence provided, I don't think this was unreasonable and I'll explain why.

In the questionnaire completed by the GP they have said:

- Mr W first consulted about his condition in October 2025.
- Mr W reported he had been suffering from stomach pain, 'for a while', neck and back pain for about three weeks and had blood in his stool.
- He was diagnosed with haemorrhoids, muscle pain and gastritis but no further treatment was planned. They said Mr W had a colonoscopy in November 2025 which showed an ulcer and haemorrhoids. A biopsy was taken and results were pending.
- Mr W had normal function for walking, sitting and standing, and that he could carry out roles which didn't require heavy lifting or bending.

There is no mention within the medical records provided or GP questionnaire of the hospital visit Mr W said he had in July 2025. And the GP said they have records dating back to 2000 for Mr W.

Based on the evidence provided I don't think it was unreasonable for Scottish Friendly to conclude that Mr W hadn't demonstrated he had met the policy definition of incapacity. Whilst it appears Mr W has been diagnosed with medical conditions and has had investigations, the medical evidence doesn't suggest his symptoms are of such severity that he is unable to carry out his occupation as a barber. The GP has said Mr W's function for walking, standing and sitting are normal and that he should avoid heavy lifting or bending which I'm not persuaded are important parts of Mr W's occupation.

Taking all of this into consideration I think Scottish Friendly have fairly assessed Mr W's claim based on the evidence available to it and I think it's decision to decline it was a reasonable one. Whilst I'm aware this will be disappointing for Mr W, for the reasons I've explained I don't require Scottish Friendly to take any further action in relation to his complaint.

My final decision

For the reasons I've outlined above, I don't uphold Mr W's complaint about Scottish Friendly Assurance Society Limited.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr W to accept or reject my decision before 29 April 2026.

Andrew Clarke
Ombudsman