

complaint

Ms T complains that Scottish Equitable plc will not remove her name from a joint life assurance policy.

background

Ms T and her then partner took out a joint life assurance policy with Scottish Equitable in October 2003. Her relationship with her partner ended and she asked Scottish Equitable to remove her name from the policy. It said that the policy was jointly owned and that both parties needed to consent to the change. Ms T was not satisfied with Scottish Equitable's response so complained to this service.

The adjudicator did not recommend that this complaint should be upheld. He said that Ms T's circumstances were unfortunate but concluded that Scottish Equitable had not done anything wrong.

Ms T has asked for her complaint to be considered by an ombudsman. She says that Scottish Equitable is breaching her consumer rights.

my findings

I have considered all the available evidence and arguments to decide what is fair and reasonable in the circumstances of this complaint.

Ms T and her then partner took out a policy with Scottish Equitable jointly. Changes to a jointly held policy require the consent of both parties. I consider that Scottish Equitable is acting correctly in requiring Ms T's ex-partner to consent to the removal of her name from the policy.

Ms T's circumstances are unfortunate but I consider that Scottish Equitable has made reasonable efforts to get the consent of her ex-partner to the change. But, despite those efforts, it has not been able to contact her ex-partner and has not been able to obtain his consent to the removal of her name from the policy.

I am not persuaded that Scottish Equitable has done anything wrong and I do not consider that it has breached any rights that Ms T may have. I find that it would not be fair or reasonable for me to require Scottish Equitable to remove Ms T's name from the policy without the consent of the other policyholder. Nor would it be fair or reasonable for me to require it to take any other action in response to Ms T's complaint.

my final decision

For these reasons, my decision is that I do not uphold Ms T's complaint.

Under the rules of the Financial Ombudsman Service, I am required to ask Ms T to accept or reject my decision before 2 November 2015.

Jarrod Hastings
ombudsman