

## **complaint**

Mr C complains that he's never received the payment from The Prudential Assurance Company Limited for a whole of life policy he had.

## **background**

Mr C recently found some paperwork relating to a whole of life policy he held with Prudential. When he asked Prudential about the policy, it explained that it was surrendered in November 1990 and cheque was issued to him back then. It didn't have any further information since so much time had passed.

Mr C complained as he doesn't recall ever receiving this cheque. He feels the cheque should be reissued. Our investigator didn't uphold the complaint. He explained that although there's not much evidence, it's more likely that Prudential issued the cheque and the cheque had been cashed. This is because if a cheque isn't cashed, it lapses and Prudential are alerted to this to ensure it raises another cheque. As there's no indication of this, it's more likely the cheque was sent to Mr C and cashed.

Mr C disagreed. He explained his reasons as to why he would've remembered having this money sent to him. He also raised concerns that the cheque had been sent to the wrong address. So the complaint has been passed to me.

## **my findings**

I've considered all the available evidence and arguments to decide what's fair and reasonable in the circumstances of this complaint.

In situations where we don't have much evidence, I have to make a decision on what I think is more likely to have happened. I've taken on board all of Mr C's points, including his circumstances in 1990. However, I won't be upholding this complaint.

Prudential has shown us evidence that Mr C's policy was surrendered, and that a cheque was sent. Due to the amount of time that has passed there's simply no evidence to show where or when that cheque was cashed. However, Prudential has told us its processes if cheques weren't cashed – and there's no record that this process was followed. So I think it's likely that the cheque was cashed. I admit that it's possible Mr C didn't cash the cheque himself, as he says, however with the lack of evidence available, I simply can't conclude that Prudential has done anything wrong here.

I understand Mr C felt it was sent to an address he wasn't living at in 1990. He's explained Prudential wasn't told about the address he was living at then. However, the last address that Prudential had on file was this very address that Mr C says he was living at in 1990. It has shown us a screenshot to evidence this address being on file. So I think it's likely the cheque was sent to Mr C at the address he was living at, and that it was cashed. So I won't be asking Prudential to reissue the cheque.

**my final decision**

For the reasons I've explained, I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr C to accept or reject my decision before 30 June 2017.

Charlotte Wilson  
**ombudsman**