

#### complaint

Mr F complains about Health Shield Friendly Society Limited's decision to refuse a claim under his employer's healthcare policy.

#### our initial conclusions

Our adjudicator thought that Health Shield's claims decision was reasonable, taking into account the information it had at the time.

#### my final decision

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

Mr F made a claim under the policy after having a sports massage. Claims would only be payable if the practitioner held a recognised qualification. It called Mr F's practitioner's office and was told she didn't hold a recognised qualification. It therefore refused the claim.

Mr F then provided Health Shield with evidence that his practitioner did hold a recognised qualification. The claim was then accepted.

Whilst I recognise Mr F is frustrated that Health Shield didn't initially accept his claim, I think its initial claims decision was reasonable, based on the information it had been given at the time. Although I understand Health Shield didn't speak to Mr F's practitioner directly, I think it was appropriate for it to rely on the information that the practitioner's office gave it about her qualifications.

Health Shield then accepted the claim when it was provided with evidence that the practitioner did have the relevant qualifications, and the payment was made 11 days after the claim was initially submitted, so the claim wasn't particularly delayed.

**My final decision is that I don't uphold this complaint.**

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr F either to accept or reject my decision before **11 April 2016**.

Chantelle Hurn-Ryan

ombudsman at the Financial Ombudsman Service

The ombudsman may complete this section where appropriate – adding comments or further explanations of particular relevance to the case.

ombudsman notes

what is a final decision?

- A final decision by an ombudsman is our last word on a complaint. We send the final decision at the same time to both sides – the consumer and the financial business.
- Our complaints process involves various stages. It gives both parties to the complaint the opportunity to tell us their side of the story, provide further information, and disagree with our earlier findings – before the ombudsman reviews the case and makes a final decision.
- A final decision is the end of our complaints process. This means the ombudsman will not be able to deal with any further correspondence about the merits of the complaint.

what happens next?

- A final decision only becomes legally binding on the financial business if the consumer accepts it. To do this, the consumer should sign and date the acceptance card we send with the final decision – and return it to us before the date set out in the decision.
- If the consumer accepts a final decision before the date set out in the decision we will tell the financial business – it will then have to comply promptly with any instructions set out by the ombudsman in the decision.
- If the consumer does not accept a final decision before the date set out in the decision, neither side will be legally bound by it.