

## **complaint**

Mrs B has said that the policy provided to her by the Prudential Assurance Company Limited was not suitable because she required a savings plan rather than a life insurance policy. She has said that she was not able to understand the type of policy that was sold to her because she was unable to read English. That has led to her paying for a policy that she did not want.

## **background**

The adjudicator did not uphold the complaint as he believed the policy was suitable for Mrs B. He also said that if Mrs B had any concerns about understanding her policy she could have sought assistance at the time.

Mrs B disagreed, maintaining that she had an insufficient grasp of English to be able to understand the policy.

The complaint has been passed to me for review

## **my findings**

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

I appreciate that English is not Mrs B's first language and she would have had great difficulty in understanding the documentation issued to her at the time the policy was provided. I have taken that into account when considering her complaint.

At the time the policy was recommended Mrs B was married and had four young children. Therefore providing a financial sum to help support those children if Mrs B died was, on the face of it, a reasonable step to take. The financial planning documents at the time showed that this was a need that Mrs B wished to plan for.

Consequently a plan was provided, for a modest premium, that would provide a significant sum to support Mrs B's dependents for an appropriate period if she died. This seems to me a reasonable recommendation. I appreciate that Mrs B says she wanted a savings plan and I have taken that into account but there is no supporting evidence that is what was required at the time. I also appreciate her difficulties with English but what I have seen would not indicate she was provided with something she did not want and so I do not believe those difficulties mean that there was an issue with the advice provided.

## **my final decision**

I have considered the matter carefully but I do not believe the complaint should be upheld. Therefore I make no award.

David Bird  
**ombudsman**