

#### complaint

Mr S complains about the sale of an accidental death policy by Stonebridge International Insurance Ltd. He says he didn't agree to take out the policy and had no knowledge of it.

#### our initial conclusions

Our adjudicator didn't uphold the complaint. She thought the evidence supported that Mr S did agree to take out the policy.

#### 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.

Stonebridge says the policy was sold over the phone in 2000. It doesn't have a copy of the sales call, but that isn't surprising given the time that's passed. And Mr S says he didn't receive any policy documents. So I've considered all the other available evidence in order to decide whether or not Mr S was aware that he had the policy.

Although there isn't much information available from the time of sale, I see from Stonebridge's records that Mr S took out family cover and chose to add his wife to the policy. I also note that Stonebridge collected monthly premiums from Mr S' credit card for nine years, until the policy was cancelled because it couldn't collect the premium.

Mr S accepts he received a letter from Stonebridge about a premium that couldn't be collected, but says he thought this letter related to a payment protection insurance policy that he held with his credit card provider.

Taking into account all the information, on balance, I think Mr S would have known that he'd taken out the policy. So I don't find that it was mis-sold.

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

Under the rules of the Financial Ombudsman Service, I am required to ask Mr S either to accept or reject my decision before **30 December 2015**.

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.