

complaint

Mr M complains that Halifax Insurance Ireland Ltd (Halifax Insurance) did not treat him fairly as it did not progress and pay out the claim he made on a credit card repayment insurance policy. To resolve his complaint Mr M wants Halifax Insurance to pay his claim and also to receive compensation for the distress which he says he has suffered.

Since raising his complaint against Halifax Insurance with us, responsibility for the actions of Halifax Insurance has been accepted by St Andrew's Insurance plc, against whom this complaint has now been recorded. As, however, Mr M's dealings were with Halifax Insurance, I will refer to Halifax Insurance throughout this decision.

background

Mr M was sold the payment protection insurance ('PPI') policy in December 2008. The policy provided cover for Mr M's credit card repayments in case he suffered accident or sickness.

Halifax Insurance registered a disability claim from Mr M in mid March 2013 after he had contacted it. Halifax Insurance says it sent Mr M a claim form to complete and return. Mr M believes that Halifax Insurance ought to have paid out his claim, which he says would have stopped him from getting into financial trouble. Halifax Insurance's response to the complaint is that it never received a completed claim form. So it says it was unable to make a decision on the claim.

Our adjudicator who looked into Mr M's complaint did not recommend that it should succeed. He concluded that Halifax Insurance had acted fairly in not accepting and paying the claim until it received the completed claim form. He also referred to Halifax Insurance's recent offer to assess a claim from Mr M, once it had received a completed claim form. Mr M did not accept the adjudicator's view and asked for his complaint to be passed to an ombudsman for a final decision.

my findings

I have considered all the available evidence and arguments to decide what's fair and reasonable in the circumstances of this complaint. I've considered carefully what Mr M has told us and the records that Halifax Insurance has about Mr M's disability claim.

Although Mr M says he made a claim in March 2013, Halifax Insurance's position is that it never received a completed claim form from Mr M. In December 2014, responding to this complaint, Halifax Insurance sent Mr M another claim form for completion. It explained that on receipt of a fully completed claim form it would be in a position to assess Mr M's claim and issue a decision.

Overall, the evidence does not support the view that Halifax Insurance acted unfairly or unreasonably in not paying out Mr M's claim in early 2013. Nor do there seem to me to be grounds here to order Halifax Insurance to pay compensation for distress which Mr M says the late payment of the claim caused him.

my final decision

My decision is that I do not uphold this complaint. Under the rules of the Financial Ombudsman Service, I am required to ask Mr M to accept or reject my decision before 29 December 2015.

Claire O'Connor
ombudsman