

The complaint

Mr S has complained about the way Great Lakes Insurance SE ('Great Lakes') has dealt with his claim.

All reference to Great Lakes includes its agents.

What happened

Mr S had a group income protection insurance policy, underwritten by Great Lakes. He made a claim but was unhappy that Great Lakes had used an incorrect start date for payment of his claim. It had started payments from the 14th of the month rather than the 13th. He also said Great Lakes didn't provide updates or responses within a timely manner and feels an adviser was rude during a particular phone call.

Unhappy with Great Lakes' response to the complaint, Mr S referred his complaint to this service. Our investigator looked into the complaint and found the apology from Great Lakes was sufficient. He also didn't think the handler was rude or inappropriate during the phone call Mr S was unhappy about.

Mr S disagreed and so the case has been passed to me to decide.

What I've decided – and why

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

I issued my provisional decision on 10 March 2022 in which I said I was intending on upholding the complaint. Both sides have responded to accept my provisional decision, which I adopt as my final decision. I've set it out in full below.

The relevant industry rules say an insurer must handle claims promptly and fairly and shouldn't unreasonably reject a claim.

I can see that Great Lakes accepted the claim and started making payment. But Mr S told them the start date was incorrect. Mr S had to call and explain that his employer had made a mistake and had sent an email confirming the correct date. Mr S had sent the email in but nobody had acknowledged it or replied to confirm the date had been changed.

The call of 5 October 2020

In relation to the phone call, I've listened to it and I can see why Mr S felt the adviser was rude. He specifically referred to the first part of the call.

- The adviser said she was confused and said she had emailed Mr S and so he could have emailed her back.
- Mr S said he had been calling to deal with the issue for three hours but she commented that they hadn't been open for that long and so he couldn't have been holding for three hours. She said they had been open for just over 2 hours and 20 minutes.
- Mr S said he wasn't going to conduct the call the way she was speaking to him and wanted to respond to her points.
- During the call, Mr S said he had sent an email in from his employer confirming the correct start date of his claim. The adviser replied to say she had checked the file and didn't think any mistake had been made but she would check again. She then found the email, apologised, and confirmed she would amend the dates.
- The adviser then answered Mr S' questions relating to the claim.

I can hear the conversation didn't get off to a great start as Mr S was unhappy and at times, both Mr S and the adviser spoke over each other. I also don't think the adviser's tone was particularly friendly and I can see why Mr S felt she was rude. I think the adviser could have listened to Mr S to begin with and allowed him to explain why he was unhappy. However, when Mr S asked the adviser to listen to him, I think the conversation did improve, she listened and carefully explained her responses.

So in summary, I agree that Mr S didn't receive a good customer service at the beginning of the call. And he had to go out of his way to call and have the claim date amended. Had Great Lakes acknowledged and actioned the email when Mr S sent it in, he wouldn't have had to chase and call which clearly caused him inconvenience and distress. I note Great Lakes has apologised but I think it should also pay £100 compensation for the experience he had when trying to correct an error.

My final decision

For the reasons set out above, I uphold this complaint and direct Great Lakes Insurance SE to pay Mr S £100 compensation for the distress and inconvenience caused to him.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr S to accept or reject my decision before 21 April 2022.

Shamaila Hussain
Ombudsman