

The complaint

Mr K's complaint is about the poor service he received from ReAssure Limited when he was requesting information from it about his pension plan.

What happened

Mr K's complaint was considered by one of our investigators. He sent his assessment of it to both parties on 13 August 2021. The background to the complaint and the reasons why the investigator thought it should be upheld were set out in that assessment. But in brief, he said that Mr K wrote to ReAssure in August 2020 enquiring about his pension policies. He wanted details about how his pensions could be paid into his bank account – he lived in another country.

ReAssure sent retirement packs for two of the pension policies. However Mr K had asked about three policies. And ReAssure didn't provide answers to the questions he'd asked. Mr K made several requests for information, but wasn't sent the information or any details about the third policy.

Mr K complained to the business about this and was offered £100 in compensation. But he still wasn't provided with the information that he'd requested.

ReAssure subsequently agreed to send Mr K the information that he'd requested. And after Mr K had referred his complaint to us, ReAssure agreed to increase the compensation to £300 on the investigator's recommendation.

The investigator said that although ReAssure couldn't give advice to Mr K, he thought it could have done a better job of answering the questions he'd asked. He said the retirement packs it sent to Mr K outlined the option for him to call them if he had any queries. It also informed him to get financial advice before making any decisions.

The investigator also said that the evidence suggested that ReAssure hadn't received Mr K's first request. But when it received the second request it had only sent the retirement packs on two policies. And it wasn't until Mr K had referred the matter to us that ReAssure said it would locate the third policy and answer Mr K's queries.

The investigator thought that the service Mr K received could have been better. But he had to take into account that Mr K had other options open to him if he wanted information about his pension. Based on what he'd seen, he thought the offer of £300 was fair.

ReAssure agreed with the investigator's assessment.

In a letter dated 24 August 2021 Mr K said he disagreed with some of what the investigator had said. Mr K said, in summary, that he had never requested any financial advice from ReAssure – only information. And he queried what alternative source he could have requested that information from. He thought any third party would have directed him back to ReAssure.

However Mr K said that he would be willing to accept the £300 if ReAssure provided all the information that he had requested and about all three policies by 30 September 2021. And that the £300 be paid in a certain way.

Mr K wrote to us again on 1 October 2021. He said, in brief, that he had been trying to get some basic information from ReAssure since August 2020 but, despite writing to it on numerous occasions, it still hadn't provided it. He said he was no longer prepared to accept the £300 offered.

ReAssure subsequently sent us copies of letters/retirement packs it said were sent to Mr K about his pensions dated 9 12 and 31 August 2021. My understanding is that Mr K didn't receive them until mid-October 2021. Mr K made a further complaint about one of the three plans which is being considered separately.

As agreement wasn't reached, the complaint has been passed to me to make a final decision.

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.

Having done so, like the investigator, I think the complaint should be upheld, and largely for the same reasons.

Mr K was in his mid-sixties when he was requesting the information about his pensions. He'd told ReAssure in the initial letters that he wanted to withdraw funds, and listed three policy numbers. Mr K sent several letters to ReAssure but still wasn't provided with the information he'd requested, and over a prolonged period of time. I agree with Mr K that he didn't ask for advice. And that ReAssure was best placed to answer his queries. I don't think ReAssure provided an efficient service, or in a timely manner.

I do think some delays were likely caused by the postal service. There is evidence of ReAssure sending letters to Mr K that he wasn't receiving until a few weeks later – for example the information that was eventually sent through August 2021 that I understand Mr K didn't receive until mid-October.

But that only explains some of the delay – not the failures to provide the information requested on several occasions. So like the investigator, I don't think ReAssure provided a reasonable level of service.

Putting things right

ReAssure made an initial offer to Mr K of £100. The investigator recommended that it pay Mr K £300, which it subsequently agreed to. Having carefully considered the matter, whilst I agree with the points Mr K made, I think the £300 is still fair for the distress and inconveniences the matter caused Mr K in all the circumstances.

My final decision

My final decision is that I uphold Mr K's complaint. I order ReAssure Limited to pay Mr K £300.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr K to accept or reject my decision before 7 July 2022.

David Ashley
Ombudsman