

## **The complaint**

Mr A complains that Barclays Bank UK PLC cancelled a life insurance policy.

## **What happened**

Mr A says he had a life insurance policy with, or administered by, Barclays Bank UK PLC which he was paying for by direct debit. He says that when he went to claim on the policy he was told the policy had been cancelled because the payments hadn't been made.

Barclays were unable to find any evidence that Mr A had held a life insurance policy administered by them. They found some evidence of other protection policies Mr A had held with them. Mr A asked the Financial Ombudsman Service to review the complaint.

Our investigator concluded there wasn't sufficient evidence that Barclays had administered a life insurance policy for Mr A or that he'd had a policy with them. So, she didn't uphold the complaint. Mr A provided some further information but this didn't change the investigator's thoughts about the outcome. The complaint was therefore referred to me to make a 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.

I'm not upholding Mr A's complaint because:

- I've not seen any persuasive or compelling evidence which supports that Mr A held a life insurance policy which was administered by Barclays.
- Mr A hasn't been able to provide documentary evidence which confirms he held a life insurance policy with Barclays.
- Barclays haven't been able to locate any evidence, such as direct debit payments, which support that Mr A held a life insurance policy.
- The further information Mr A provided in response to the investigator's opinion, in order to locate the policy, hasn't changed my thoughts about the outcome of this complaint. The sort code related to a different bank and the other information didn't link to a life insurance policy.
- I'm satisfied Barclays have made reasonable efforts to locate any life insurance policies held in Mr A's name. That included checking Mr A's information with their underwriters for current and cancelled policies. Having done so they've not been able to identify any such policy. Without further information from Mr A I don't think there's anything more they can do to help.
- Based on the evidence available to me I'm not persuaded that Mr A held a life insurance policy that Barclays is responsible for.

**My final decision**

I'm not upholding this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr A to accept or reject my decision before 17 December 2024.

Anna Wilshaw  
**Ombudsman**