

The complaint

Mr C is unhappy with the service he received from British Friendly Society Limited. In particular, the way he was spoken to during calls.

What happened

Mr C had the benefit of an income protection policy underwritten by British Friendly. In 2022, he made a claim under the policy. BF had some queries. To progress the claim, one of its representatives called Mr C with some questions ('the initial call').

Mr C is unhappy with the way the initial call was handled by BF's representative. He says the representative was emotionally abusive, controlling and he felt 'gaslighted' whilst on the phone. Mr C says he's also unhappy with the way in which other representatives interacted with him during calls when discussing his concerns about the initial call.

In its final response letter dated November 2022, BF accepted that Mr C didn't receive an adequate level of customer service during the initial call and subsequent complaint call. BF apologised for the distress caused and paid Mr C £75 compensation.

Mr C ended up cancelling the policy and in December 2022, after reviewing the original compensation amount, BF paid Mr C a further sum of £75 - bringing the total compensation amount to £150.

Mr C brought a complaint to the Financial Ombudsman Service. Our investigator felt compensation in the sum of £150 was fair and reasonable. Mr C disagreed. So, this complaint has been passed to me to consider everything afresh and 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.

BF has an obligation to treat customers fairly.

BF accepts that Mr C didn't receive good customer service during calls he had with its representatives in October 2022. Having listened to the initial call, I'm satisfied that BF's representative could've been more empathetic and his tone may have come across as condescending. I'm also satisfied that he should've stopped asking Mr C for information after Mr C requested the questions be put in writing as he couldn't easily recall dates and he didn't want to give the wrong details. However, I'm not persuaded that BF's representative was emotionally abusive or exhibited controlling behaviour during the call.

It is, however, very clear that Mr C was upset about the way the call progressed and he quickly contacted BF because he wanted to speak to someone about the way the initial call was handled. At one point he said he was still trembling about the way he was treated and that he was in shock. I accept that he was unnecessarily caused distress at a time when he was vulnerable.

As BF accepts, I think the call to discuss his complaint could've also been handled better. Whilst I understand why BF's representative would want to agree next steps, I think it ought to have been clear from what Mr C was saying that he wanted to go away and consider matters before deciding whether to progress the complaint further once he'd reflected further and received a recording of the initial call.

BF has apologised and paid £150 compensation to Mr C. I think that fairly reflects the distress and inconvenience experienced.

Mr C has said he is worried that others will experience similar treatment as he did, and he thinks the representative who spoke to him during the initial call should receive appropriate disciplinary action. The Financial Ombudsman Service doesn't have any power to direct a financial business to initiate disciplinary procedures against its staff members. That's an internal matter for BF. But if it's any comfort for Mr C, BF says the representative has been given feedback.

Further, I don't think it would be fair and reasonable for me to direct BF to reimburse Mr C for the premiums he paid for the policy now that it's been cancelled. During the years Mr C paid the premiums for the policy, he could've benefitted from it had he needed to make a claim (subject to the terms and conditions of the policy being met).

My final decision

I don't uphold Mr C's complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr C to accept or reject my decision before 15 November 2023.

David Curtis-Johnson
Ombudsman