

## **The complaint**

Ms P complains that she couldn't download BUPA Insurance Limited's (Bupa's) application (app) to access her private medical insurance cover on her mobile.

## **What happened**

The details of this complaint are well known to both parties, so I won't repeat them again here. Instead, I'll focus on giving my reasons for my 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, I agree with the conclusions reached by the investigator for these reasons:

- Bupa provides the app, but this needs to be installed through a third-party app store, which isn't unusual. Whilst it's unfortunate that Ms P had problems gaining access to the app store on her mobile, Bupa wasn't responsible for this.
- Ms P has explained that she had to wait a long time when she tried calling Bupa's digital team for help and support. I can appreciate why she would have found this frustrating. Though Bupa has apologised for this, which I think was reasonable.
- I see that once Ms P got through to Bupa, she was told that someone from the digital team would call her back. Bupa told this Service the attempt to call Ms P back wasn't successful. We asked it for evidence of this, and it provided its contact notes which say that four outbound calls were made, but there was a voicemail each time. I'm satisfied from this that Bupa did make attempts to call Ms P back.
- As our investigator has explained, although Ms P couldn't install the app, this hasn't prevented her from using her private medical insurance policy. Although I appreciate the app does provide a digital GP service, this is an added benefit provided by Bupa and doesn't form part of the insurance contract.

For these reasons, although I understand Ms P's frustration, I don't uphold this complaint.

## **My final decision**

My final decision is that I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Ms P to accept or reject my decision before 28 November 2023.

Chantelle Hurn-Ryan

**Ombudsman**