

The complaint

Mrs T's complains Zurich Assurance Ltd (Zurich) have refused to reinstate her life assurance policy after it lapsed.

What happened

The details of this complaint are well known to both parties, so I will not repeat them again here. Instead, I'll focus on giving the 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 overall conclusion reached by the investigator. I'll explain why:

- First, I note Mrs T has referenced a similar complaint she made against another business on which that business has proposed a different resolution to Zurich.
- It's important to say each complaint is looked at on its own merits. Within this complaint I'm looking solely at the actions of Zurich.
- It's not in dispute Mrs T's policy lapsed due to non-payment of the premiums. The last premium to be received was in May 2021.
- Zurich made two attempts to claim the premium for June 2021 and wrote to her to advise the plan was underpaid. After receiving no response, Zurich wrote to Mrs T again in August 2021 to let her know the policy had ended.
- I understand Mrs T didn't receive Zurich's letters until June 2022 as she was staying away from her residential property for reasons outside of her control.
- I'm sorry to hear about the situation Mrs T found herself in, but I must consider Zurich's actions. Zurich wrote to Mrs T at the address they held for her. Zurich weren't informed Mrs T's contact details had changed, nor that she would be away from her residential address for over a year. Had they been I would've expected them to have written to her at any new location provided or agreed to have communicated with her in a different way.
- In respect of the policy lapsing, I can't say Zurich did anything wrong here.
- Mrs T has asked for the policy to be reinstated and has offered to pay-up the premiums missed. But Zurich have confirmed this isn't an option due to the time that's passed.
- When Zurich wrote to Mrs T in August 2021, they explained they'd consider

reinstatement of the policy within 90 days of the first missed premium. But it was a year after the first missed premium before they heard from Mrs T again.

- Zurich have confirmed Mrs T would need to take out a new plan should she want future cover.
- Whilst I appreciate Mrs T will be disappointed with my findings, I'm satisfied Zurich acted fairly and reasonably when communicating with her. And they didn't receive a request to reinstate the policy within the required 90 days.

I don't find that Zurich made an error, so I won't be asking them to do anything to put things right.

My final decision

My final decision is that I don't uphold this complaint about Zurich Assurance Ltd.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs T to accept or reject my decision before 4 September 2023.

Sean Pyke-Milne
Ombudsman