

## **The complaint**

Mr and Mrs H complain that Dignity Funerals Limited wouldn't offer them a discounted funeral plan, after their original provider went into administration.

## **What happened**

To summarise, Mr and Mrs H held an either/or plan with a company I'll call S. This plan would have provided a funeral upon the death of the first spouse.

Unfortunately, in March 2022, S went into administration. In September 2022, S's administrators wrote to all S's customers with details of a scheme whereby those customers might be able to purchase a new discounted plan from alternative providers, one of whom was Dignity. Mr and Mrs H registered an interest in hearing more from Dignity.

In February 2023, S provided Dignity with information about Mr and Mrs H, including that they held an either/or plan.

In June 2023, Dignity wrote to Mr and Mrs H saying it was unable to offer them a discounted plan that closely matched the one originally taken out with S.

Mr and Mrs H asked Dignity to reconsider. But Dignity maintained its position, explaining it wasn't until information was received from S that it was able to identify Mr and Mrs H's plan wasn't one it could match.

Mr and Mrs H brought their complaint to the Financial Ombudsman Service. An investigator looked into things for them, but didn't uphold their complaint. The investigator said Mr and Mrs H had subsequently been able to benefit from discounted plans with another provider, so he didn't think they'd lost out.

Mr and Mrs H disagreed, saying they'd had to pay more with the other provider and that their experience with Dignity had caused them distress and inconvenience.

As Mr and Mrs H remained unhappy, their complaint has come to me for 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, I'm not upholding this complaint. I appreciate this will be disappointing news for Mr and Mrs H and I'm sorry about that. A summary of my reasons is given below, focusing on the key points and evidence I consider material to my decision. So, if I've not referred to something in particular, it's not because I haven't thought about it. Rather, I don't consider it changes the outcome of the complaint.

Firstly, I'd like to acknowledge that Mr and Mrs H have been through an uncertain time since their original provider S went into administration. I don't doubt this has been a stressful period.

Ultimately, I don't agree Mr and Mrs H have lost out financially, because a slightly cheaper Dignity plan was never truly available to them, as their original plan couldn't be closely matched to one of the five rescue options Dignity offered. This wasn't something Dignity knew when its original information was included with the letter to Mr and Mrs H from S's administrators. Although in any event, that letter includes a note underneath the table of rescue options, stating that Dignity will aim to match its plans to the equivalent services *where possible* [my emphasis].

I acknowledge there was some delay between Dignity receiving information about Mr and Mrs H's plan and contacting them to explain the situation. It's unfortunate this wasn't made clear to Mr and Mrs H sooner. But I'm pleased the delay didn't prevent Mr and Mrs H obtaining discounted provision elsewhere.

In all the circumstances, I don't think Dignity needs to do anything more in respect of 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 Mr H and Mrs H to accept or reject my decision before 1 December 2023.

Jo Chilvers  
**Ombudsman**