

## **The complaint**

Mrs C complains about Vitality Life Limited's online health review, and the impact this has had on the premium on her life insurance policy.

## **What happened**

The details of this complaint are well known to both parties, so I won't repeat them again here in detail. Instead, I'll focus on giving my reasons for my decision.

But in short, Mrs C complains about the options given to answer Vitality's online health review question relating to alcohol. Vitality has explained that the answers given don't impact the policy or the premium. It has explained that Mrs C could either answer the question by choosing one of the options given, or she could navigate around the question by answering zero to alcohol in the first place. Vitality has also shown that Mrs C's premium hasn't been impacted because she didn't complete the review.

Our investigator didn't uphold the complaint, but Mrs C didn't agree with her findings. So, the complaint was passed to me to 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.

Having done so, I broadly agree with the conclusions reached by the investigator for these reasons:

- Firstly, it's not within my power to tell Vitality what questions it should or shouldn't ask as part of its online health review, or the options it should give as answers. But my role is to decide if Vitality has acted fairly and reasonably in all the circumstances.
- I'm satisfied that Vitality has given Mrs C reasonable options for navigating around the question on alcohol. And in any event, it has explained that the answer given doesn't have an impact on the policy or the premium. The results of the review are intended to be used as a guide for members and for Vitality to make a recommendation on how to live a healthier lifestyle.
- I'm also satisfied that Vitality has shown that Mrs C hasn't missed out on a lower premium increase at policy renewals due to not having completed the review. This is because the additional points she would have earned by completing the review wouldn't have led to her achieving the points threshold required for a higher Vitality status. Achieving a higher Vitality status has an impact on the premium.
- Mrs C also wasn't happy with how long it took for Vitality to answer her complaint. But Mrs C could have brought the complaint to us sooner if she wasn't happy with how long Vitality was taking to issue its final response. And in any event, I don't think this delay specifically caused Mrs C any unnecessary distress or inconvenience.

- Overall, I'm sorry to disappoint Mrs C but I don't think Vitality has acted unfairly or unreasonably in the circumstances of this complaint.

**My final decision**

My final decision is that I don't uphold Mrs C's complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs C to accept or reject my decision before 11 January 2024.

Renja Anderson  
**Ombudsman**