

## **The complaint**

Mr D complains that ReAssure Life Limited cancelled his life policy without his consent.

## **What happened**

In early 2022 ReAssure wrote to Mr D saying his policy was due to mature soon.

Mr D complained to ReAssure saying he hadn't received previous correspondence and didn't want the policy to mature.

ReAssure said that to extend the policy Mr D would need to have let them know at least 12 months before the maturity date. They asked their actuarial department if a late extension was possible, but the request was declined.

When dealing with Mr D ReAssure gave him some incorrect information about the possibility of an extension. To apologise for the incorrect information they paid him £100 compensation.

Remaining unhappy Mr D brought his complaint to our service where one of our Investigators looked into what happened. They thought ReAssure had sent clear information about the renewal on a statement in 2020 and in a separate letter in January 2021.

Mr D disagreed saying he didn't receive the statement or letter and that he thought the maturity date was incorrect.

Because an agreement couldn't be reached the matter has come to me for a 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.

Mr D has provided a lot of information about the complaint and it's clear to me how strongly he feels about what happened. I want to assure Mr D that I've read and considered everything that has been provided even if I don't mention it all in detail. I've summarised some of what happened which reflects the informal nature of our service.

Where there is missing, incomplete or conflicting evidence, such as there is here, I've come to a decision on the balance of probabilities about what I think is most likely to have happened.

I've seen copies of the statement from February 2020 and the letter from 18 January 2021. These both explain that to extend the policy ReAssure needs to be notified at least one year before the maturity date. Both of these also show the maturity date as 28 February 2022.

Mr D says that he didn't receive these letters and didn't know about the issue until he received another letter in early January 2022 saying the policy was going to mature. It was then that he contacted ReAssure.

Looking at what happened I think ReAssure posted the statements and the letter. I can't say why they weren't received by Mr D but by sending them I think they have fulfilled their obligations. ReAssure also say they didn't receive any returned post so there was no reason to think there might be a problem.

ReAssure didn't hear from Mr D within the required time so I think the policy correctly matured.

Mr D raised an issue about the maturity date of the policy. It seems that the maturity date did change from when the policy was taken out. This was because of a previous extension which changed the date. Mr D also said there had been a telephone conversation where an extension had been agreed and that the requirement for one year's notice of extension was removed. I haven't seen any record of this conversation and the change Mr D says was agreed isn't reflected in the paperwork about the policy.

ReAssure gave Mr D some incorrect information when looking into his policy. To apologise they paid him £100 which I think is a fair and reasonable payment for what happened. The wrong information gave Mr D an incorrect expectation about the ability to extend the policy. And I think the apology and payment is enough to put things right.

Having carefully considered everything that happened I'm satisfied ReAssure acted fairly and reasonably when dealing with Mr D and I won't be asking them to do anything further.

### **My final decision**

For the reasons I've explained above, my decision is that I do not uphold this complaint.

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

Warren Wilson  
**Ombudsman**