

The complaint

Mrs R's complained that Ecclesiastical Planning Services Limited, trading as Ecclesiastical Planning Services ("EPS") didn't deal promptly with changes she wanted to make to her pre-paid funeral plan.

What happened

Mrs R bought a pre-paid funeral plan from EPS. Arrangements were made to provide Mrs R's funeral at the time it's needed.

Mrs R moved in 2022. As a result, the funeral director appointed to deliver the funeral was no longer the most appropriate choice. So Mrs R contacted EPS about appointing an alternative closer to where she now lives.

EPS provided a list of funeral directors in the area, from which Mrs R made a new choice. Mrs R also sent a cheque to cover the additional costs. However, Mrs R's plan wasn't transferred until September 2023.

Mrs R complained to EPS about the quality of their service in dealing with the transfer. In their response, EPS said they sent Mrs R an authority to transfer her plan in July 2022. Their records showed they didn't receive a response but, due to their workload, didn't realise this for nine months. And, when they did realise, they didn't take into account Mrs R had selected a replacement the previous year and started a transfer to another funeral director in the area.

EPS apologised for what had happened and sent Mrs R a £25 voucher to recognise the distress and inconvenience they'd caused her.

Mrs R didn't accept EPS's resolution and brought her complaint to our service. Our investigator reviewed all the information and concluded EPS needed to do more to resolve it. While she accepted delays do occur, she said nine months was too long for Mrs R to have waited without information, and she'd had to chase them by telephone to get information. And she said that trying to transfer to the wrong funeral director caused further confusion and delay. She didn't think the £25 voucher adequately reflected this and said EPS should pay Mrs R an additional £175 compensation.

EPS agreed with the investigator's view and sent Mrs R a cheque for £175. Mrs R didn't agree and forwarded the cheque to our service as she said she didn't want the compensation. I've been asked to make 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 that, I'm upholding Mrs R's complaint. But I'm not asking EPS to do anything more than our investigator recommended to resolve it. I'll explain why.

I appreciate the efforts Mrs R has made to evidence and support his complaint. I've reviewed everything she and EPS have submitted. In my decision I've focused particularly on the points and evidence I consider material to the outcome of the complaint. So, if I don't refer to a specific point or piece of evidence, it's not because I haven't read and thought about it. Rather, I don't consider it changes things.

When she requested an ombudsman review her complaint and make a final decision, Mrs R told our investigator she was doing so because she wanted our service to be aware of how EPS had dealt with her and to stop other people ending up in the same position.

I do understand Mrs R's position. But the role of the Financial Ombudsman Service is to investigate individual complaints. We have no authority to undertake a review a business's practices or require them to make changes. If we find a business has made mistakes in an individual case, we can direct a business to take steps for put things right for that customer, or pay them compensation for the distress and inconvenience that individual has been caused.

The parties agree that the transfer of Mrs R's plan to her chosen funeral director wasn't dealt with as it should have been. I agree. While I appreciate Mrs R's concern about what happened, it is the case that matters are not always dealt with as they should be. But, as I've said above, I have no authority to direct EPS to change any of their business practices to try and prevent the same thing happening again.

While I appreciate the process has been both lengthy and stressful, I'm pleased to see the transfer of Mrs R's plan to her chosen funeral directors has been completed. I agree with our investigator that Mrs R is entitled to be paid compensation for the delays she experienced and receiving incorrect information. I acknowledge Mrs R has said she doesn't want this, but there is no other redress I can provide.

So I think it's fair to say EPS should pay Mrs R compensation – if, on reflection, she now wants to accept it. I think £175 is the right amount for that. But I don't think they need to anything else to resolve her complaint.

My final decision

For the reasons I've explained, I'm upholding Mrs R's complaint about Ecclesiastical Planning Services Limited, trading as Ecclesiastical Planning Services and directing them to pay Mrs R £175 compensation.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs R to accept or reject my decision before 3 May 2024.

Helen Stacey
Ombudsman