"TAL takes complaints raised by our customers seriously, and empathises with Mr Tomkyns' situation. While we can't discuss the details of this case, TAL is committed to ensuring the payment of claims is handled fairly and appropriately and that means assessing the specifics of each case on its merits. In this instance, there have been some unfortunate delays in us being able to obtain all of the required information to make an assessment on the claim and we are reviewing this as a matter of urgency."