

The complaint

Mr S says Sure Wise Limited charged him twice for his Carer Employer insurance policy in October 2022.

What happened

Mr S noticed payments for the same amount had been taken by Sure Wise on 23 October and 25 October. He thought he'd been charged in error for his policy. Sure Wise said the policy had renewed in October 2022; the 23 October payment was the final payment for his old policy and the 25 October payment was the first payment for his new one. However, it accepted Mr S had been caused confusion and refunded the 23 October premium to him.

Our investigator didn't think Sure Wise had done anything wrong. Mr S didn't agree. He thought the payment pattern differed from that in previous years and there had been confusion over who the complaint should be directed against. And he hadn't received a response to a complaint he sent by registered post. So I need to reach 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.

I'm satisfied Sure Wise has taken the correct payments for the cover Mr S took out. I appreciate that may have been to a different pattern to the one Mr S was expecting but the payment schedules for the policies show only 12 monthly payments were taken for each. And Sure Wise has in any case refunded the premium taken on 23 October. I don't think there's anything more it needs to do here.

I accept there was some initial confusion over whether Sure Wise or the insurer were responsible for the administration of the premiums. However, both parties appear to have accepted this is something Sure Wise is responsible for and I haven't seen anything to suggest otherwise.

Mr S also says a complaint he made wasn't responded to. Complaint handling isn't one of the activities our rules allow us to consider. So I can't look at in isolation. I could look at it when thinking about the overall customer service Sure Wise provided but I could only make an award for complaint handling if I was also doing so for something related to customer service more generally. That isn't the case here. So I won't be considering this issue further.

My final decision

I've decided not to uphold this complaint. Under the rules of the Financial Ombudsman Service, I'm required to ask Mr S to accept or reject my decision before 11 April 2024.

James Park
Ombudsman