

## **The complaint**

Mr W is unhappy that Qmetric Group Limited trading as Policy Expert (Qmetric) mis-sold him his home insurance policy.

## **What happened**

Mr W took out a home insurance policy which included Home Emergency Select within this. He purchased this via a price comparison site on 16 April 2023. The policy started on 12 May 2023. Mr W chose not to verify the purchase with one of Qmetric's representatives over the telephone.

In October 2023, Mr W contacted Qmetric to make a claim for the breakdown of his boiler as he had no heating. The claim was declined as the policy didn't cover replacement parts. As the claim was declined, Mr W asked for a full refund of the premium he'd paid. He said the policy was mis-sold to him. But Qmetric said the home emergency element was a free add-on to the home insurance policy and there was no cost to refund.

Mr W made a complaint to Qmetric. It didn't agree the policy was mis-sold as Mr W was correctly informed of the level of cover he'd taken out in April 2023. He was sent all the policy documents, including the terms and conditions at the time and these weren't queried at any time until the claim was submitted.

Mr W brought his complaint to this service. Our investigator didn't uphold the complaint. He said clear and sufficient information was provided to Mr W for him to have made an informed decision when the policy was purchased. He didn't think the policy was mis-sold.

Unhappy with the investigator's findings, Mr W asked for the complaint to be referred to an ombudsman. So, it's been passed to me.

## **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 note that as part of this complaint Mr W also made a complaint about the claim that was declined on this policy. However, this complaint has to be directed to the underwriter as a separate complaint. I therefore won't be commenting on the claim aspect as part of this decision.

Having reviewed everything, I won't be upholding Mr W's complaint. I'll explain why below.

Mr W took out the policy on 16 April 2023 via a comparison site and no advice was received when he purchased it. Before he committed fully to purchasing the policy, Mr W was able to view the full policy wording.

On 16 April 2023, a confirmation letter was sent to Mr W which let him know the details of the policy he'd purchased. He paid a premium of £211.76, and I can see the home emergency element on the policy was a free add-on – he didn't pay an extra premium on the

policy for home emergency. The letter asked Mr W to check his policy documents carefully to understand exactly what was covered and any restrictions that may apply. Qmetric also directed him to the full terms and conditions on its website.

The policy schedule confirmed the policy covered emergencies only, it wasn't a maintenance policy and didn't cover routine work.

Page 3 of the policy document states that the home emergency element didn't cover everything and that replacement parts were not covered.

Mr W took the policy out on a non-advised basis. The approach when looking at sales of policies where no advice was given is that Qmetric should have provided Mr W with enough information to check if the policy was right for him. And that the information was clear, fair and not mis-leading.

Based on the information that was provided to Mr W that I've outlined above; I'm not persuaded the policy was mis-sold to him. He had enough information to check the policy was right for him. I appreciate the claim was declined on the policy, but that doesn't mean the policy was mis-sold to Mr W. He was given clear and sufficient information when he purchased the policy and I think that's fair and reasonable in the circumstances of this complaint. As such, it follows that I don't require Qmetric to do anything further.

### **My final decision**

For the reasons given above, I don't uphold Mr W's complaint about Qmetric Group Limited trading as Policy Expert.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr W to accept or reject my decision before 30 July 2024.

Nimisha Radia  
**Ombudsman**