

The complaint

Mr G complains about the way One Sure Insurance Limited (“One Sure”) handled the cancellation of his policy.

What happened

In March 2024, Mr G took out a policy with One Sure but says he didn’t receive any email confirmation with policy documents. He also found that the documents weren’t available online after his payment had gone through.

The next day, when the policy was due to start, Mr G says he still hadn’t received anything. He checked on the motor insurance database and found that his vehicle was showing as not having insurance. As he didn’t feel he had any other option, he took out a new policy with a different provider, for which he received a confirmation email and documents.

When Mr G asked for a refund, One Sure initially said it wouldn’t provide a full refund. Mr G disputed this. It then gave him a refund of £658.19, and told Mr G that the £1.75 remaining would be refunded once the account had been reconciled with the underwriter which would take some weeks.

Mr G remained unhappy with the service provided by One Sure and made a complaint. He said there’d been no apology for the stress that he’d experienced as a result of the poor customer service he’d received. In its response to the complaint, One Sure said it hadn’t made an error – but agreed to reimburse Mr G for the total cost of the policy he paid for.

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 so, I’ve decided to uphold this complaint. I’ll explain why.

Mr G says he didn’t receive the insurance documents when he expected to receive them, after taking out the policy. This means he was worried that he wasn’t covered and had to take out cover elsewhere. Having looked at all the information available, I don’t consider him to have acted unreasonably.

During the call with the One Sure adviser in which Mr G requests his money back because he didn’t receive the documents, Mr G repeatedly asks to raise a complaint or get a full refund. Because the adviser continues to refute that the matter is One Sure’s fault, I can tell Mr G becomes frustrated. Whilst I appreciate from One Sure’s perspective that this was a difficult call to handle, I’m not satisfied that the customer service was as good as it could’ve been here. This is because the adviser responds to Mr G a number of times, telling him they can’t issue a full refund – when Mr G has already asked that if a full refund cannot be given, he would like to raise a complaint. So I can appreciate why Mr G felt he wasn’t been listened to.

Whilst One Sure has sent us screenshots showing the availability of documents, these aren't dated so I don't know when the documents became available for Mr G to view, if at all. And I've no reason to doubt what Mr G has said, because I can see no other reason for him to have wanted to cancel this policy and purchase another, so soon after taking the policy out – unless he was worried about not being covered due to the lack of email confirmation sent to him.

One Sure has also sent me an email confirmation which shows a policy start date of 10 March 2024. However the email is undated so I can't know when this would've been sent to Mr G – and in the absence of evidence of any correspondence to Mr G at the time he purchased the policy, such as a confirmation email to say he was now covered, I can understand why he'd be concerned to drive without such confirmation and would have needed to buy a different policy with immediate confirmation.

Because of the confusion this caused, and the frustration Mr G felt as a result of not knowing whether he'd be insured, as well as the customer service which could've been better during the call, I consider Mr G has experienced distress and inconvenience for which he should be compensated. I think £100 is a fair amount of compensation given the circumstances, and the time and effort this took to sort out.

Putting things right

One Sure Insurance Limited must now pay Mr G £100 compensation for distress and inconvenience.

My final decision

My final decision is that I uphold this complaint and I direct One Sure Insurance Limited to put things right as I've set out above.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr G to accept or reject my decision before 1 October 2024.

Ifrah Malik
Ombudsman