

## **The complaint**

Mr D has complained that he was given a high renewal quote by Qmetric Group Limited trading as Policy Expert because of an error on his claims record

## **What happened**

Mr D held a home insurance policy with Qmetric.

In March 2024 the policy came up for renewal and Qmetric sent Mr D a quote. The quote was high because Mr D's record was showing an open claim from earlier in the year that Mr D had made, and then subsequently withdrawn.

Mr D was unhappy because Qmetric were saying it was still on his record, and they didn't do anything to help him resolve this issue, even though it was their claims handlers that had withdrawn the claim for him. His policy subsequently expired before the records were updated and he was left without cover.

Mr D complained and initially Qmetric didn't uphold his complaint, but they later changed their decision and made Mr D a settlement offer. Mr D wasn't happy with this and he brought his complaint to us.

One of our investigators has looked into Mr D's complaint and he thought that Qmetric's offer was fair

Mr D disagreed with our investigators view, and so the case has come to me to review.

## **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 need to decide whether Qmetric have treated Mr D fairly when offering their settlement.

It is agreed that the increase in premium quoted by Qmetric was because there was a claim was still open on Mr D's record.

Mr D had advised Qmetric's claims handler to withdraw the claim in January 2023 after deciding not to proceed with a claim because he felt the settlement offer wasn't worth the detriment to his future premium price.

Although the claims handler did record the withdrawal, there was delay in the system updating, and so when the renewal quotes were sent out in February and March it was still showing as an open claim, affecting the renewal price.

Mr D didn't want to renew it at the price quoted because it was based on incorrect information and so he contacted Qmetric who advised him to wait and see if the withdrawn

claim was removed, and then requote. Mr D spent significant time chasing the claims handler and Qmetric about this try and get his record rectified.

Unfortunately, the claim wasn't properly removed from the system until 27 March which was after the policy expired. A requote was then attempted based on the correct information, but the renewal quote had expired and Qmetric were unable to provide a new quote, which prompted the complaint.

Initially Qmetric didn't uphold the complaint, but they subsequently recognised that they could have done more to assist Mr D because it wasn't his fault that the system didn't update properly and so they offered the following to resolve the complaint:

- A requote for the renewal – at £247.63 (but they will cover pay £100 of this to bring the premium down to just below the premium that Mr D paid the previous year)
- £250 compensation
- To honour the policy from 25 March up to the date the new policy is in place and forgo any premium for this

Mr D rejected this offer as he didn't think it adequately covered the distress and inconvenience he had suffered, so I've thought about whether it is a fair offer.

Our aim when considering what compensation is appropriate, is to put a consumer back in the position they would have been in if the error hadn't occurred.

Qmetric have agreed that they could have done more to help Mr D when he made contact with them, and I think that's right. They should have liaised with their claims handlers and rectified the records accordingly before the policy expired. It wasn't fair to leave this to Mr D to chase. I can understand why that Mr D was upset by being left without cover, and having to do all the chasing himself, and I've considered the impact he says this had on him.

However, having done so, I'm satisfied that Qmetric's offer is fair.

Insurance premiums have increased in the last 12 months, and it is likely that Mr D would have seen an increase in his premium regardless of the claim, and so I think Q metric's offer to renew the premium at £247.63 but pay £100 of this themselves is fair as it brings Mr D's premium back down to less than last years', which restores his position in terms of not paying a high premium.

I also think that ensuring that he has continuous cover for no charge is fair as it ensures there is no loss to him from the policy expiring while he was trying to sort it out.

In terms of the payment of £250 for distress and inconvenience, whilst I can see that Mr D was caused significant stress and worry by what happened, it was for a short period, and I'm satisfied that £250 fairly reflects this short term inconvenience given that the policy would now be continuous.

### **Putting things right**

In order to put things right, Qmetric should put their previous offer in place which was to:

- Requote for the renewal – at £247.63 (but cover £100 of this themselves)
- Pay Mr D £250 compensation

- Honour the policy from 25 March up to the date the new policy is in place and forgo any premium for this

### **My final decision**

My final decision is that I'm upholding Mr D's complaint about Qmetric Group Limited trading as Policy Expert, and directing them to put things right as above.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr D to accept or reject my decision before 24 October 2024.

Joanne Ward  
**Ombudsman**