

The complaint

Mr G complains that Hastings Insurance Services Limited ('Hastings') made it difficult for him to cancel the renewal of a motor insurance policy. Mr G is also unhappy with Hastings' data protection measures.

What happened

The details of this complaint are well known to both parties, so I won't repeat them again here. The facts are not in dispute, so I'll focus on giving the reasons for my 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.

Where there's a dispute about what happened, I've based my decision on what I think's more likely than not to have happened in light of the evidence.

Although a number of issues have been raised, this decision only addresses those issues I consider to be materially relevant to this complaint. However, I've given careful consideration to all of the submissions made before arriving at my decision.

Having done so, I have to tell Mr G that I think the investigator has reached a fair outcome here. So I don't uphold his complaint in this matter. I'll explain why below:

- Any issues relating to data protection would be best dealt with by the relevant regulator - the Information Commissioner's Office, rather than our service. That said, our service can still consider whether Mr G has lost out overall as a result of Hastings actions when handling the renewal. I will return to this point later in my decision.
- Based on what I've seen, I don't agree with Mr G that Hastings put in place barriers or blocks to make it more difficult for him to cancel his policy renewal. I say this because I can see Hastings let Mr G know on 19 May 2020 via email and also by post that his policy would be auto renewing on 17 June 2020 unless he called them to let them know. The letter stated:

"We're here to help

If you don't want to automatically renew your policy, or you'd like to discuss or change any details please contact us on [number redacted]."

This was also in line with the policy terms. Therefore, I'm satisfied that Mr G was made aware of what was happening and what the consequence would be (the policy would renew) if he didn't call Hastings.

It's very common across the insurance sector generally for insurers to speak to customers at renewal. This can result in customers being offered a better deal on

their renewal. It's also an opportunity to identify if anything about their circumstances has changed during the preceding year that means their insurance needs are different. So I don't think Hastings did anything unusual or unfair when asking to speak to Mr G on the phone if he was considering cancelling his renewal.

Mr G has referred to long queue times when wanting to speak to Hastings on the phone. The only record of a call in June 2020 - although I accept that Mr G could've called from a different number, shows that Mr G called Hastings and ended the call himself having been on hold for around three minutes.

These events occurred around June 2020, at a time when customers and businesses were adapting to the changes and challenges the COVID-19 pandemic presented. Many businesses had their entire workforce working remotely and it's understandable that waiting times may have been longer than both customers and businesses would've liked. But, given everything that was going on, I don't consider a three-minute wait excessive here.

I've also looked into Mr G's point about Hastings not accepting his renewal cancellation by email initially. Whilst I acknowledge what Mr G has said about feeling that this made things more difficult for him, I don't agree that Hastings made things unreasonably difficult for him or that he was treated differently to any other customer seeking to cancel an insurance renewal. Businesses have their own processes in place around policy renewals and that's not something I'd seek to interfere with – providing they've treated the customer fairly and reasonably when using that process.

In this case, Hastings then offered to deviate from their normal process and complete the renewal cancellation by email. I consider that Hastings acted positively by offering Mr G the option of completing the renewal cancellation by email. However Mr G didn't trust their email process and wasn't willing to complete data protection. I don't find that Hastings have treated Mr G unfairly here as it was his own decision not to engage with the email cancellation process because of his data protection concerns.

Mr G has also referred to the renewal process and wanting Hastings to implement a change to their website to make this easier. As outlined, it's not within my remit to direct a business to change one of their processes or to change the technology they use to communicate with customers. If Mr G doesn't wish for the policy to auto-renew this year, he should speak to Hastings beforehand.

It's also important to note here that although Mr G says Hastings put in place barriers to cancelling the renewal, Hastings has a responsibility to be reasonably satisfied the person requesting the cancellation of the renewal was Mr G - and not someone impersonating him. Perhaps Hastings could've arranged to call Mr G to avoid any queuing time, but I'm satisfied that overall the steps they took were in my opinion, fair, reasonable and proportionate.

In this specific case, I don't find that Hastings did anything wrong by renewing the policy

- Mr G has said he's lost out on a cheaper policy elsewhere because of Hastings actions. Whilst I haven't found that Hastings have done anything wrong here, there's also no evidence that Mr G had arranged an alternative policy to commence when the Hastings policy had ended. Additionally, when Mr G expressed dissatisfaction at the renewal, Hastings offered him the opportunity to cancel this policy and the

relevant cancellation fee. I consider this a fair and positive offer. Mr G declined this offer as he said the cancellation '*...is an inconvenience. It will disrupt my vehicle paperwork cadence.*'

Ultimately - in summary, to cancel the renewal Hastings needed to either speak to Mr G on the phone or complete data protection by email, but Mr G chose not to and the policy renewed as outlined in the renewal invitation and policy terms.

Although our service isn't best placed to look into data protection issues specifically, overall I'm satisfied that Hastings haven't treated Mr G unfairly here or that he's lost out because of their actions and I don't require them to compensate Mr G.

I know Mr G will be disappointed with this outcome. But my decision brings to an end what we – in trying to informally resolve his dispute with Hastings – can do for him.

My final decision

For the reasons set out above, I don't uphold Mr G's complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr G to accept or reject my decision before 7 June 2021.

Daniel O'Shea
Ombudsman