

## **The complaint**

Mr P complains that his Glazing, Locks, Roof and Pest (GLPR) insurance policy held with British Gas Insurance Limited (British Gas) wasn't cancelled.

## **What happened**

Mr P held two insurance policies with British Gas – a HomeCare policy and a GLPR policy. The HomeCare policy was cancelled in 2016, the GLPR policy continued to run until 2021. Mr P complained in 2021 saying he had cancelled the policy a number of years ago.

British Gas said it had no record of a request to cancel the policy. Mr P was unhappy so referred the complaint to us.

Our investigator said that Mr P had continued to claim under the policy after 2016 so should've know the policy was still active. She noted that British Gas had continued to send renewal documents and the premium continued to be taken from Mr P's account. So, she thought Mr P should've been aware that the policy was still active.

Mr P didn't accept this. He also said that he'd requested a Subject Access Request (SAR) from British Gas but it had refused to comply with this.

Our investigator considered this but found that British Gas had requested further information from Mr P to complete the SAR, but he hadn't responded.

Mr P asked for his complaint to be reviewed. So, it's been passed to me to consider and make 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.

Mr P says that he cancelled his GLPR policy a number of years ago. However British Gas has told us he didn't.

I have to decide based on the evidence I do have. I've thought about Mr P's recollections. But he's also told us he has memory problems and has no further evidence that he cancelled the policy. I've also reviewed the contact notes provided by British Gas. And these notes were made over the lifetime of Mr P's policy at the time he spoke with British Gas. These notes have no record of a cancellation request.

The notes suggest that Mr P made a number of claims and enquires on this policy. The notes also show that whilst Mr P did discuss cancelling the policy in 2017, he then decided to keep it due to an ongoing claim. While Mr P may have intended to cancel the policy, I don't have enough evidence to say he made British Gas aware of this or told it to cancel the policy.

British Gas has also shown us that it sent annual policy statements to Mr P. Whilst he's told

us he moved some years ago, I can't see that he told British Gas until very recently of this address change. And it seems that the address they were sending them to was Mr P's parents home. So, I think he would've still had access to the statements. The premiums for the policy would've also continued to have been paid from his account by direct debit.

Based on all of the above, I don't think Mr P asked for the policy to be cancelled and I think he should've been aware it was still active. I know Mr P says he is not great with his money, but this isn't something I can tell British Gas it should be responsible for. Because of this, I'm not going to ask British Gas to refund the policy premiums he's paid. I do note that the policy has now been cancelled and Mr P won't have to pay anything further.

Mr P made an SAR to British Gas. I've seen British Gas responded asking for more information. If Mr P wishes to continue with the SAR, he should respond to that request from British Gas. If Mr P feels that British Gas isn't complying with GDPR regulations, then he should contact the Information Commissioner's office.

### **My final decision**

I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr P to accept or reject my decision before 4 March 2022.

Rob Deadman  
**Ombudsman**