

The complaint

Mr S complains about Ageas Insurance Limited handling of his buildings insurance policy.

All references to Ageas also include its appointed agents.

What happened

The details of this complaint are well known to both parties, so I won't repeat them again here. Instead, I'll focus on giving my 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.

Having done so, I agree with the conclusions reached by the investigator for these reasons:

- Mr S said he tried to call Ageas on multiple occasions to make them aware of changes he'd made to his property. He said each time he had to wait for excessive periods and had to end the call because he'd run out of time.
- Ageas acknowledged it had high call volumes when Mr S called. But it only has record of Mr S trying to call two times, with a wait time totalling around 25 minutes for one call. It asked him to provide further detail about the calls he made and pointed out Mr S had other ways to inform it about the changes other than by phone. Including from his online account and by live online chat.
- However, Ageas also said Mr S tried to engage with it about the changes online and live chat before calling. So, I think he'd tried to utilise all the options available to contact Ageas. But ultimately was unsuccessful.
- Mr S had recently completed an extension at his property, so understandably he would have been concerned about his responsibility to inform Ageas of any changes – and the affect it could've had on his cover if he didn't. As he was unable to get through to Ageas, he took out cover elsewhere.
- Ageas have pointed out Mr S could've notified it of the changes earlier before the extension was complete. But while I think he could've done so; I've not seen anything that persuades me he had to. So, I don't think this point is relevant.
- Considering what I've set out above, I think it's fair and reasonable Ageas reimburse the £35 cancellation charge to Mr S.

So for these reasons, I uphold this complaint.

Putting things right

To put things right, Ageas should reimburse Mr S with any cancellation charges he may have paid.

My final decision

My final decision is that I uphold Mr S's complaint.

To put things right, I direct Ageas Insurance Limited to do as I've set out above.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr S to accept or reject my decision before 22 March 2023.

Michael Baronti
Ombudsman