

## **The complaint**

Mrs L is unhappy with Avantia Insurance Limited. She says her policy renewed without her knowledge and that she had bought cover elsewhere. Mrs L says when she raised this, she was told she'd get a full refund, but was only then offered 50%.

## **What happened**

Mrs L had a property insurance policy through Avantia. She contacted them in 2022 to say she was unaware that her policy had renewed the previous year and that she'd arranged to be covered through a different company at a cheaper price.

Avantia initially said they could arrange a full refund for the period of dual insurance, but then said Mrs L was only entitled to 50%, and that she'd have to seek 50% from the other insurer. When Mrs L complained, Avantia apologised for their mistake and offered compensation of £100.

Mrs L wasn't happy with that, she still wanted the full refund she'd initially been told of.

An investigator here looked into the matter, they agreed that Avantia had treated Mrs L in line with usual practice where dual insurance is discovered. And he felt the £100 offered was fair compensation.

Mrs L accepted the investigator's conclusion but says she hasn't received payment.

## **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 am in agreement with the investigator. Avantia has been able to provide us with copies of the renewal letters they sent to Mrs L. So, even if those letters weren't received, I can't say Avantia didn't follow the correct process. But, they did misadvise Mrs L so it is reasonable to expect that they pay her compensation.

Mrs L was clearly upset by what happened and £100 is fair in the circumstances, bearing in mind Avantia followed industry practice in offering a 50% refund. And because they quickly recognised the error they'd made in not explaining that initially.

## **My final decision**

It is my final decision that I uphold this complaint. If they have not already done so I require Avantia Insurance Limited to issue a refund of 50% of the premiums for the period of dual insurance and to pay the £100 compensation. They should do so without further delay.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs L to accept or reject my decision before 26 July 2023.

Will Weston  
**Ombudsman**