

The complaint

Mr M and Mrs M have complained that Countrywide Principal Services Limited (Countrywide) removed cover from their home insurance policy without making it clear to them.

References to Countrywide includes companies acting on its behalf.

What happened

Mr M and Mrs M took out a policy through Countrywide. A few years later, they were burgled and some bikes were stolen. When Mr M and Mrs M tried to make a claim, their insurer said there wasn't cover under the policy for bikes. So, Mr M and Mrs M complained to Countrywide as they said the bike cover had been standard under the policy and they hadn't been told it had been removed.

When Countrywide replied to the complaint, it didn't uphold it. It said cycle cover was a benefit of the policy when Mr M and Mrs M first took it out. However, in 2018, the policies were reviewed and cycle cover was removed as standard cover. It said customers were written to at the time to tell them of the change.

So, Mr M and Mrs M complained to this service. Our investigator didn't uphold the complaint. He said Countrywide had provided a document that showed it had told Mr M and Mrs M about changes to the policy in 2022. So, Countrywide had made Mr M and Mrs M aware of the change before the bikes were later stolen.

As Mr M and Mrs M didn't agree, the complaint was referred to me.

I issued my provisional decision on 20 March 2024. In my provisional decision, I explained the reasons why I wasn't planning to uphold the complaint. I said:

Countrywide has now changed its explanation of what happened with this policy. I'm aware it wasn't Countrywide itself that wrote the complaint response. However, the response was sent on Countrywide's behalf and, according to the complaint response, Countrywide provided the information included in it.

Countrywide has said the information in the response to the complaint was incorrect. The complaint response had said Mr M and Mrs M had the policy for many years and that it included cycle cover. It said this was then removed following a policy review in 2018 and that Mr M and Mrs M were told this at the time.

However, Countrywide has now provided evidence that shows this policy was first taken out in 2019. I've read the documents provided at that time including the welcome letter, which was dated 13 February 2019. The policy cover started the same day. I've also seen records from the insurer and this showed the cover started on that date. I've looked at the policy booklet that was applicable at that time. This had a separate section that listed "Pedal Cover" and said "Your schedule will show if you have chosen this section". I've looked at the 2019 policy schedule and this didn't list pedal cycle cover as being included. I've also read

the 2019 statement of demands and needs and, on the first page, it said “Pedal cycles – not included”.

So, based on what I’ve currently seen, despite what was said in response to the complaint, I don’t think Mr M and Mrs M had pedal cycle cover under this policy at any point. I also think this was made clear in the documents sent to them at the start of the policy. I think Countrywide should have explained this in the complaint response. However, looking at the complaint Mr M and Mrs M raised, I don’t currently intend to uphold it, as I haven’t seen evidence that persuades me Countrywide removed cover from the policy without telling them.

I asked both parties to send me any more information or evidence they wanted me to look at by 17 April 2024. Neither party replied to my provisional 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.

As neither party replied to my provisional decision, I don’t have any further information or evidence to consider. However, I’ve reviewed my decision again to ensure I remain of the view that my decision is fair and reasonable based on the available information. Having done so, I haven’t found any reason to change my decision. As a result, I don’t uphold this complaint or require Countrywide to do anything further and this is for the reasons given in my provisional decision.

My final decision

For the reasons I’ve given above and in my provisional decision, my final decision is that this complaint is not upheld.

Under the rules of the Financial Ombudsman Service, I’m required to ask Mrs M and Mr M to accept or reject my decision before 17 May 2024.

Louise O’Sullivan
Ombudsman