

The complaint

Mr S complains Affinity Insurance Solutions Limited (trading as Co-op) provided poor customer service for his home insurance renewal.

What happened

Mr S' home insurance was arranged by Affinity. It was due for renewal on 1 September 2023. On 4 August 2023 Mr S called Affinity as he hadn't received any renewal documents. He was told they had been dispatched. Mr S called Affinity on 11 August 2023 to explain he still hadn't received the documents. Affinity said they would be resent by next day delivery. It failed to do so until Mr S called again. Eventually he received the renewal documents around a week or so before the renewal date.

Mr S, unhappy with the service he had received, raised a complaint. He felt the delay in receiving the renewal documents had prejudiced his position. He had missed the "optimum" time to compare the offer from Affinity with other providers.

In October 2023, Affinity responded. It said it had sent the initial renewal invite to Mr S' address. It said it can't be held responsible for post not being delivered. Affinity apologised for agreeing, but failing, to send further renewal documents by next day delivery. It offered £25 compensation in recognition of the inconvenience caused. It rejected Mr S' claim that it had failed to respond to his complaint within the relevant time limits.

Unsatisfied with Affinity's response Mr S referred his complaint to the Financial Ombudsman Service. He said, by failing to send him renewal documents in reasonable time, he had been denied the opportunity to compare its offer against that from other providers. He said the renewal documents didn't explain if a member's discount had been applied. He added Affinity had been obstructive and had failed to comply with response time limits. To resolve his complaint he asked for Affinity to pay him £500 compensation.

Our Investigator said Mr S hadn't raised a complaint about membership discount with Affinity, so it wouldn't be appropriate for her to consider that point as part of this complaint. She said she had seen evidence Affinity had printed and posted the original renewal documents to the correct address. She said Mr S had received a copy in time for him to compare its renewal offer with others. She felt Affinity had already offered enough to compensate him for failing to send replacement copies when it said it would. So she didn't recommend it pay any further compensation. She found Affinity had responded to Mr S' complaint with the timescale set by the FCA. As Mr S didn't accept that outcome the complaint was passed to me to decide.

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 this is an informal service I'm not going to respond here to every point or piece of evidence Mr S and Affinity have provided. Instead I've focused on those I consider to be key or central to the issue. But I would like to reassure both that I have considered everything

submitted. Having done so, I don't intend to require Affinity to pay any further compensation or to do anything differently.

Having seen information from Affinity's systems it seems likely it did send the first copy of the renewal documents. It accepts it failed to send the replacement copy when it initially said it would. It did send documentation after Mr S made further contact. I accept that caused him some inconvenience – including the need to make a further call to Affinity. But I'm not persuaded he lost out financially as a result. He still had reasonable time to compare Affinity's policy and premium with offers from other providers. According to its notes he reported finding a lower priced policy online.

Ultimately, I'm satisfied the £25 compensation Affinity offered is adequate to recognise the impact on Mr S of any mistakes. I'm satisfied Affinity responded to his concerns within the required timescales. And I haven't seen anything to persuade me it was obstructive.

My final decision

For the reasons given above, I don't uphold Mr S' complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr S to accept or reject my decision before 2 January 2025.

Daniel Martin
Ombudsman