

The complaint

Mr M complains that Frontier Insurance Solutions LTD didn't provide him with clear information when he took out a home emergency policy.

What happened

Mr M took out a home emergency insurance policy which was arranged by Frontier Insurance Solutions. He took it out as an add-on to his home insurance which he purchased via a comparison site.

Mr M later attempted to make a claim under his policy for pest services. Frontier told him this wasn't covered due to a policy exclusion. Mr M queried if there was an excess to be paid on home emergency claims and Frontier told him there was an excess of £50.

Mr M says he wasn't aware of the excess when he took out the policy and he wouldn't have taken it out if he had known about it. He raised a complaint with Frontier who said Mr M was provided with this information both before and after he purchased the policy.

Mr M remained unhappy and asked our service to consider the matter.

Our investigator didn't think Mr M's complaint should be upheld. He was satisfied that Frontier had provided Mr M with sufficient information about the excess before he took it out.

Mr M disagreed with our investigator's outcome. He said the information about the excess was not made clear during the comparison stage on the comparison site. So, the complaint has been 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.

Having done so, I've decided not to uphold Mr M's complaint. I'll explain why.

Frontier sold Mr M the policy on a non-advised basis which means it didn't need to consider whether or not it was suitable for his needs. However, it was still required to provide Mr M with information that was clear, fair and not misleading so he could make an informed choice about whether the policy was right for him.

In its response to Mr M's complaint, Frontier provided screenshots to show what Mr M would have seen before he took out the policy. These indicate that there was a link to preview the policy documents before completing the purchase. Frontier has provided a screenshot of the "my cover" document which clearly shows there is an excess of £50 for home emergency claims. So, I'm satisfied that Frontier provided Mr M with clear information about the policy excess before he purchased it.

I understand that Mr M wasn't expecting there to be a claims excess because there wasn't one for other home emergency policies he'd taken out in the past. But it's up to each insurer to decide whether or not to charge an excess. And as Frontier provided clear information about this when it sold the policy to Mr M, I'm not persuaded it's done anything wrong.

I appreciate Mr M feels he should have been provided with information about the policy excess on the comparison website. But I've explained why I'm satisfied Frontier provided Mr M with clear information to allow him to make an informed choice. So, his comments about this haven't made a difference to the conclusion I've reached.

My final decision

For the reasons I've explained, I don't uphold Mr M's complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr M to accept or reject my decision before 4 October 2024.

Anne Muscroft
Ombudsman