

The complaint

Mr B complains that Lloyds Bank General Insurance Limited (Lloyds) incorrectly renewed his home insurance policy and deducted two premiums.

What happened

In 2022 Mr B took out policy with Lloyds effective from 2 January 2023.

In November 2023 Lloyds sent renewal information to Mr B informing him that his policy would renew unless he let it know that he wanted to cancel the policy. As it didn't hear from him the policy renewed and the first payment was taken in February 2024.

Mr B says he didn't receive the renewal information and didn't agree to renew the policy. He is unhappy that two premium instalments were taken one in January for £30.41 and another in February for £35.36.

Lloyds say the payment for £30.41 was the last payment for the 2023 -2024 policy. Only one payment was taken in February for the renewed policy. Lloyds refunded this premium as soon as Mr B made it aware he didn't want to renew the policy.

Our Investigator didn't uphold the complaint. She agreed Lloyds reimbursing the premium put Mr B back in the position he would've been had the renewal not been processed. She also noted that the address Mr B has provided to this Service is different to the insured address and asked him to confirm if he had moved as this may be why Mr B says he didn't receive the renewal documents, or the final response letter (FRL) issued by Lloyds in March 2024.

Mr B didn't answer our Investigator question regarding the change in address and just reiterated that Lloyds had failed to deliver the renewal documents and took payment without consent and didn't follow their complaints procedure Mr B therefore wants compensation.

The complaint has therefore been passed to me, an Ombudsman, to make a final 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.

I'm satisfied the Investigator reached a fair outcome here and I consider they set out the reasons for this clearly in their view. So, I don't uphold Mr B's complaint in this matter. I will add the following comments.

I'm satisfied that Lloyds have only taken one payment for the renewal in February 2024. The January 2024 payment was clearly for the previous year's policy as the 12 monthly payments didn't start until February 2023 so one payment would need to be taken in January 2024 This information was sent to Mr B in his documentation when he took out the policy.

Mr B said he didn't receive his renewal documents or the FRL to his complaint. But I can see from Lloyd's records in November 2023 and the FRL dated 19 March 2024 they were produced and dispatched to the same address that the policy was taken out for. So, I'm satisfied they were sent to the insured address. We have checked with Lloyds, and it has received no notification from Mr B to say he has moved address or doesn't have access to the insured address. I can't say why Mr B didn't receive his documents, but I don't have evidence to say Lloyds did anything wrong.

I'm satisfied Lloyds have not made an error and, in any event, it put Mr B back in the position he would've been had the policy not renewed. So, I won't be directing it to do anything further.

My final decision

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

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr B to accept or reject my decision before 7 January 2025.

Angela Casey
Ombudsman