

The complaint

Mr A complains he was unable to access his home insurance policy documents for a policy administered by DAVIES MGA SERVICES LIMITED (Davies) and it didn't make him aware a different business was now administering his policy.

What happened

The events of this complaint will be well known to both parties and so I've summarised events. Mr A held a home insurance policy which was administered by Davies. His policy renewed in September 2023. In April 2024 Mr A contacted Davies as he hadn't received confirmation of his premium being received but he was unable to access his policy documents using the app as his email address wasn't recognised. Davies told Mr A his policy was now administered by another business who I'll call B1. He was told he would need to access B1's website and log into his account to access his documents. Mr A was unhappy he hadn't been told about this change, and the extra time he had to spend contacting Davies for information he believed should have been provided.

On 12 August 2024 Davies provided Mr A with a final response to his complaint. It said it sent Mr A a renewal notice on 6 August 2023 which confirmed his policy would renew on 24 September 2023. It said once Mr A's policy was renewed he was able to access his documents using the app. It said from March 2024, if Mr A tried using the app, he would have been directed to B1's website. It said it thought it had provided enough information to Mr A about his policy renewal, and how he could access his policy documents. Mr A didn't think this was reasonable and so referred his complaint to this Service.

Our investigator looked into things. He said if Mr A had used the app he'd have been made aware there were no changes to his policy or coverage and given information about accessing B1's website. He said Mr A was also sent an email in August 2023 making him aware his policy was being renewed. He said he didn't think there had been a significant impact which required Davies to do anything further.

Mr A didn't agree with our investigator. He said when he tried to log into the app his email address wasn't recognised and so he didn't see the information about logging onto B1's website. He said his disability, and the uncertainty about whether he was covered or not caused him anxiety.

As Mr A didn't agree with our investigator 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.

I can see Davies sent Mr A an email on 6 August 2023 making him aware his policy was due to renew on 24 September 2023. This email told Mr A as his policy was automatically renewing, there was nothing further he needed to do. Davies have said Mr A's policy documents were available to him in the app.

I think Davies have done what it needed to do in relation to the renewal of Mr A's policy. I don't think it was required to send Mr A a confirmation his policy had renewed. However even if I did think this was necessary, I don't think this would have caused Mr A significant detriment which requires compensation to be paid.

Davies have said after March 2024, if Mr A tried to use the app he would see a message making him aware there were no changes to his coverage, but to access his documents he would need to access B1's website. It has provided a screenshot of the message that would have shown in the app. It said Mr A wouldn't have been made aware of this change beforehand as there was no change to his policy coverage. Mr A has said he didn't see this message when he tried to use the app, and instead was told his email address wasn't recognised.

I've no reason to doubt Mr A's testimony that his email address wasn't recognised when he tried to access the app. I can see this is what he told Davies when he contacted it on 21 April 2024. However, even if this is the case I'm not persuaded this means Davies need to take further action. I can see following Mr A contacting it on 21 April 2024, Davies responded the following day to let Mr A know how he could access his policy documents, and Mr A hasn't said he had any further issues with doing so. Overall, I think the impact to Mr A of being unable to access his policy documents for this short period and having to raise this with Davies was minimal and not something I think requires compensation.

I know this will be disappointing for Mr A, however for the reasons I've explained I don't require Davies to take further action in relation to Mr A's complaint.

My final decision

For the reasons I've outlined above, I don't uphold Mr A's complaint about DAVIES MGA SERVICES LIMITED

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr A to accept or reject my decision before 15 April 2025.

Andrew Clarke
Ombudsman